

Best Smart ILH

Table of Cover effective from 1st April 2025

You should read this table of cover along with the Tailored Health Plans membership handbook effective from April 2025, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List A in Part 12 of your Tailored Health Plans membership handbook.

In Patient Benefits	
Hospital cover	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	Covered subject to €100 excess (first two claims per member) subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room	Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case	Covered subject to €50 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €100 excess (first two claims per member). Mater Private and Blackrock Clinic 50% cover.
Private room	Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day case	Covered subject to €50 excess per claim.
Listed cardiac procedures ¹	Covered subject to €100 excess per claim
Listed special procedures ¹	Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures ¹
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Emergency Inpatient Treatment Abroad and related benefits	
Hospital bill for inpatient treatment	Covered up to €100,000
Companion expenses (to remain with you or travel to you from Ireland or escort you)	€1,000
Repatriation expenses	Covered up to €1 million
Nurse 24/7 International	Covered
Psychiatric Treatment	
Not related to substance abuse	100 days (up to the level of Hospital Cover provided under your plan)
Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
Other Benefits	

Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for up to a maximum of €1500 per calendar year
Gender Affirmation Benefit	50% up to €10,000 per lifetime
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
Minor Injury Clinic Cover	75% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €200 per visit
HPV Vaccine	50% up to €200 per policy year
Convalescence benefits	€26 x 14 days
Flu Vaccine	Covered up to €25 per policy year
Child sports club membership	€30 per child per policy year
Cardiac Screening	€50 contribution
Mindfulness course	€50 contribution
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
Outpatient Benefits (subject to excess)	
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€4,000
Manual Lymph Drainage	Up to €300
Medical and surgical appliances	As per specified list ³
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% per consultant fee
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% per consultant fee
MRI Scan: non approved centre	Covered up to €250
CT Scan: non approved centre	Covered up to €250
PET-CT Scan: non approved centre	Covered up to €250

Day-to-day Benefits (subject to excess)	
Individual Day-to-day excess	€10
Day to day practitioners	
GP visits	€25 per visit, unlimited
Dentist visits	€25 per visit, unlimited
Physiotherapist or Physical therapist visits	€25 per visit, unlimited
Allied Health Professionals and Alternative Practitioners	
Podiatrist	€25 x 8 combined visits ⁴
Reflexologist	€25 x 8 combined visits ⁴

Nutritionist	€25 x 8 combined visits ⁴
Dietician	€25 x 8 combined visits ⁴
Massage Therapist	€25 x 8 combined visits ⁴
Acupuncturist	€25 x 8 combined visits ⁴
Osteopath	€25 x 8 combined visits ⁴
Chiropractor	€25 x 8 combined visits ⁴
Reiki practitioner	€25 x 8 combined visits ⁴
Chiropodist	€25 x 8 combined visits ⁴
Speech therapist	€25 x 8 combined visits ⁴
Occupational therapist	€25 x 8 combined visits ⁴
Orthoptist	€25 x 8 combined visits ⁴
Homeopath	€25 x 8 combined visits ⁴
Other Day-to-day Benefits	
Optical (eye test and/or glasses/lenses combined)	€25 per visit, unlimited
Consultant fees (non-maternity)	€75 per visit, unlimited
Public A&E Cover	50% up to €50 per visit
Health screening & allergy testing	Up to €200 per policy year
Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.	

Personalised Packages

Choice of 3 Personalised Packages from range of 8

MEMBER BENEFITS

International Second Opinion Service	Back up
Laser Eye Surgery	Health Screening
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

Footnotes

- (1) All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.
- (2) The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.
- (3) The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.
- (4) The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.