

## Better Advantage ILH

### Table of Cover effective from January 1<sup>st</sup> 2019

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from January 2019. 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 per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €50 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €100 excess per claim. 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 <sup>1</sup>	Covered (Beacon Only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim.
Listed special procedures <sup>1</sup>	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 <sup>1</sup>
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient maternity consultant fees	Covered up to €865
A&E Abroad	
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	

<b>Health in the Home</b>	Covered (Immediately following an inpatient stay)
<b>Convalescence benefits</b>	€26 x 14 days
<b>Minor Injury Clinic Cover</b>	75% up to €400 per visit
<b>Minor Injury Clinic Cover (HSE)</b>	75% up to €400 per visit
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day for up to a maximum of €1500 per calendar year
<b>Gender reassignment benefit</b>	50% up to €10,000 per lifetime
<b>Genetic Testing: Initial consultation</b>	50% cover
<b>Genetic Testing: Test for specified genetic mutations</b>	Covered in approved clinics with our approved consultant
<b>Healthy Minds</b>	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)

### Outpatient Benefits (not subject to excess)

<b>Nurse on call</b>	Covered
<b>Digital Doctor</b>	Unlimited. See irishlifehealth.ie for further information.
<b>HPV Vaccine</b>	50% up to €200 per policy year
<b>Cardiac Screening</b>	€50 contribution
<b>Flu Vaccine</b>	Fully covered with our provider partner
<b>Child sports club membership</b>	€30 per child per policy year
<b>MRI Scan: approved centre</b>	Covered
<b>CT Scan: approved centre</b>	Covered
<b>PET-CT Scan: approved centre</b>	Covered

### Outpatient Benefits (subject to excess)

<b>Outpatient excess per person</b>	€125
<b>Maximum amount of outpatient benefits per member per policy year</b>	€4,000
<b>Consultant fees (non-maternity)</b>	€60 per visit
<b>GP Visits</b>	€20 per visit
<b>Public A&amp;E cover</b>	€60 x 1 visit
<b>Medical and surgical appliances</b>	As per specified list <sup>2</sup>
<b>Manual Lymph Drainage</b>	Up to €300
<b>Pathology: Cost of test</b>	50% Cover
<b>Pathology: Consultant fees</b>	50% per consultant fee
<b>Radiology: Cost of test</b>	50% Cover
<b>Radiology: Consultant fees</b>	50% per consultant fee
<b>MRI Scan: non approved centre</b>	Covered up to €250
<b>CT Scan: non approved centre</b>	Covered up to €250
<b>PET-CT Scan: non approved centre</b>	Covered up to €250

### Personalised Packages

Choice of 2 Personalised Packages from range of 8

#### MEMBER BENEFITS

International Second Opinion Service	Back up
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	

#### Footnotes

- (1) All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.
- (2) The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.