Better ILH

Table of Cover effective from January 1st 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

<table>
<thead>
<tr>
<th>Hospital cover</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultants fees</td>
<td>Covered</td>
</tr>
<tr>
<td>Inpatient scans</td>
<td>Covered</td>
</tr>
</tbody>
</table>

#### Public Hospital

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-private room</td>
<td>Covered</td>
</tr>
<tr>
<td>Private room</td>
<td>Covered</td>
</tr>
<tr>
<td>Day case</td>
<td>Covered</td>
</tr>
</tbody>
</table>

#### Private Hospital

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-private room</td>
<td>Covered subject to €100 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures¹</td>
</tr>
<tr>
<td>Private room</td>
<td>Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures¹</td>
</tr>
<tr>
<td>Day case</td>
<td>Covered subject to €50 excess per claim</td>
</tr>
</tbody>
</table>

#### High-tech Hospital

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Semi-private room</td>
<td>Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 50% cover.</td>
</tr>
<tr>
<td>Private room</td>
<td>Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.</td>
</tr>
<tr>
<td>Day case</td>
<td>Covered subject to €50 excess per claim.</td>
</tr>
<tr>
<td>Listed cardiac procedures¹</td>
<td>Covered (Beacon Only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim.</td>
</tr>
<tr>
<td>Listed special procedures¹</td>
<td>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 procedures¹</td>
</tr>
</tbody>
</table>

#### Maternity

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Public hospital cover for maternity</td>
<td>3 nights accommodation in a private room</td>
</tr>
<tr>
<td>Inpatient maternity consultant fees</td>
<td>Covered up to €865</td>
</tr>
</tbody>
</table>

#### A&E Abroad

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital bill for inpatient treatment</td>
<td>Covered up to €100,000</td>
</tr>
<tr>
<td>Companion expenses (to remain with you or travel to you from Ireland or escort you)</td>
<td>€1,000</td>
</tr>
<tr>
<td>Repatriation expenses</td>
<td>Covered up to €1 million</td>
</tr>
<tr>
<td>Nurse 24/7 International</td>
<td>Covered</td>
</tr>
</tbody>
</table>

#### Psychiatric Treatment

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Not related to substance abuse</td>
<td>100 days (up to the level of Hospital Cover provided under your plan)</td>
</tr>
<tr>
<td>Related to substance abuse</td>
<td>91 days per 5 years (up to the level of Hospital</td>
</tr>
</tbody>
</table>

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

### Outpatient Benefits (not subject to excess)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nurse on call</td>
<td>Covered</td>
</tr>
<tr>
<td>Digital Doctor</td>
<td>Unlimited. See irishlifehealth.ie for further information.</td>
</tr>
<tr>
<td>HPV Vaccine</td>
<td>50% up to €200 per policy year</td>
</tr>
<tr>
<td>MRI Scan: approved centre</td>
<td>Covered</td>
</tr>
<tr>
<td>CT Scan: approved centre</td>
<td>Covered</td>
</tr>
<tr>
<td>PET-CT Scan: approved centre</td>
<td>Covered</td>
</tr>
</tbody>
</table>

### Outpatient Benefits (subject to excess)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient excess per person</td>
<td>€75</td>
</tr>
<tr>
<td>Maximum amount of outpatient benefits per member per policy year</td>
<td>€4,000</td>
</tr>
<tr>
<td>Consultant fees (non-maternity)</td>
<td>€60 per visit</td>
</tr>
<tr>
<td>GP Visits</td>
<td>€20 per visit</td>
</tr>
<tr>
<td>Public A&amp;E cover</td>
<td>€60 x 1 visit</td>
</tr>
<tr>
<td>Medical and surgical appliances</td>
<td>As per specified list</td>
</tr>
<tr>
<td>Manual Lymph Drainage</td>
<td>Up to €300</td>
</tr>
<tr>
<td>Pathology: Cost of test</td>
<td>50% Cover</td>
</tr>
<tr>
<td>Pathology: Consultant fees</td>
<td>50% per consultant fee</td>
</tr>
<tr>
<td>Radiology: Cost of test</td>
<td>50% Cover</td>
</tr>
<tr>
<td>Radiology: Consultant fees</td>
<td>50% per consultant fee</td>
</tr>
<tr>
<td>MRI Scan: non approved centre</td>
<td>Covered up to €250</td>
</tr>
<tr>
<td>CT Scan: non approved centre</td>
<td>Covered up to €250</td>
</tr>
<tr>
<td>PET-CT Scan: non approved centre</td>
<td>Covered up to €250</td>
</tr>
</tbody>
</table>

### Personalised Packages

| Choice of 2 Personalised Packages from range of 8 |
MEMBER BENEFITS

<table>
<thead>
<tr>
<th>International Second Opinion Service</th>
<th>Back up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laser Eye Surgery</td>
<td>Smiles Dental Access Package</td>
</tr>
</tbody>
</table>

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 1890 717 717.

(2) The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.