

## Better Select ILH

### Table of Cover effective from October 1<sup>st</sup> 2020

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from October 2020. 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 €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €100 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €75 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private room	Covered (Beacon only) subject to €100 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day case	Covered subject to €75 excess per claim.
Listed cardiac procedures <sup>1</sup>	90% Cover subject to €150 excess per claim
Listed special procedures <sup>1</sup>	Covered (Beacon Only) subject to €75 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	As per schedule of benefits for professional fees <sup>2</sup>
Home birth	Covered up to €4,000
Emergency Inpatient Treatment Abroad and related benefits	
Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million
Expenses for companion who remains with you	Covered up to €1,000
Companion repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Yes
Elective overseas referral	
Benefit abroad for surgical procedures that are not available in Ireland	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
Psychiatric Treatment	
Not related to substance abuse	100 days (up to the level of Hospital Cover provided)

	under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
<b>Other Benefits</b>	
<b>Health in the Home</b>	Covered (Immediately following an inpatient stay)
<b>Convalescence benefits</b>	€26 x 14 days
<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 €20,000 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)

<b>Outpatient Benefits (not subject to excess)</b>	
<b>Nurse on call</b>	Covered
<b>Digital Doctor</b>	Unlimited. See irishlifehealth.ie for further information.
<b>Psychotherapy and counselling benefit</b>	50% up to 12 visits capped at €1,000 per policy year
<b>Minor Injury Clinic Cover</b>	75% up to €200 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	75% up to €200 per visit
<b>HPV Vaccine</b>	50% up to €200 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
<b>Outpatient Benefits (subject to excess)</b>	
<b>Outpatient excess per person</b>	€125
<b>Maximum amount of outpatient benefits per member per policy year</b>	€4,000
<b>Dean Clinic Mental Health Services</b>	€60 x 10 visits
<b>Medical and surgical appliances</b>	As per specified list <sup>3</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

### Day-to-day Benefits (subject to excess)

Individual Day-to-day excess	€1
<b>Day-to-day practitioners</b>	
GP visits	€25 per visit, unlimited
Nurse visits	€13 x 10 visits
Dental & Optical	€25 x 10 visits
Physiotherapist or Physical therapist	€25 x 15 visits
<b>Allied Health Professionals and Alternative Practitioners</b>	
Podiatrist	€25 x 5 combined visits
Nutritionist	€25 x 5 combined visits
Dietician	€25 x 5 combined visits
Speech therapist	€25 x 5 combined visits
Chiropodist	€25 x 5 combined visits
Occupational therapist	€25 x 5 combined visits
Orthoptist	€25 x 5 combined visits
<b>Other Day-to-day Benefits</b>	
Emergency dental care	€350
Pre/Post natal medical expenses	Covered up to €300
Reflexologist	€25 x 5 visits
Massage Therapist	€25 x 5 visits
Acupuncturist	€25 x 5 visits
Osteopath	€25 x 5 visits
Chiropractor	€25 x 5 visits
Reiki practitioner	€25 x 5 visits
Homeopath	€25 x 5 visits
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
Bowel screen – FIT	€15 contribution
Smear Testing	€40 contribution
Prostate Check / Screen	€40 contribution
Testicular Check / Screen	€40 contribution
Clinical psychologist	€25 x 7 visits
Flu vaccine (pharmacy only)	Up to €20 contribution per policy year
Vaccinations: Travel Only	€50 contribution per policy year
Personal trainer	€25 x 4 sessions
<p>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.</p>	

### Extra Dimensions

Choice of 2 Extra Dimensions from range of 7

### MEMBER BENEFITS

**Allen Carr Smoking Cessation**

**Back up**

**International Second Opinion Service**

**Smiles Dental Access Package**

**For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of [www.irishlifehealth.ie](http://www.irishlifehealth.ie)**

#### **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 schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.
- (3) 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.