

Better Select 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	
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 ¹
Private room	Covered subject to €100 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures ¹
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 ¹	90% Cover subject to €150 excess per claim
Listed special procedures ¹	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 ¹
Maternity	
Public hospital cover for maternity	3 nights' accommodation in a private room
Inpatient maternity consultant fees	Covered up to €865
Home birth	Covered up to €4,000
A&E abroad	
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)
Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
Other Benefits	
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€26 x 14 days
Minor Injury Clinic Cover	75% up to €200 per visit
Minor Injury Clinic Cover (HSE)	75% up to €200 per visit
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 reassignment benefit	50% up to €20,000 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)

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Psychotherapy and counselling benefit	50% up to 12 visits capped at €1,000 per policy year
HPV Vaccine	50% up to €200 per policy year
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
Dean Clinic Mental Health Services	€60 x 10 visits
Medical and surgical appliances	As per specified list ²
Manual Lymph Drainage	Up to €300
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	€1
Day-to-day practitioners	
GP visits	€25 per visit, unlimited
Nurse visits	€13 x 10 visits
Dental & Optical	€25 x 10 visits
Physiotherapy visits	€25 x 10 visits
Allied Health Professionals and Alternative Practitioners	
Podiatrist	€25 x 5 combined visits
Nutritionist	€25 x 5 combined visits
Dietician	€25 x 5 combined visits
Physical therapist	€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
Other Day-to-day Benefits	
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
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 6

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

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.