Better Select ILH

Table of Cover effective from November 1st 2019

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from November 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.

<table>
<thead>
<tr>
<th>In Patient Benefits</th>
<th>Hospital cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultants fees</td>
<td>Covered</td>
</tr>
<tr>
<td>Inpatient scans</td>
<td>Covered</td>
</tr>
<tr>
<td>Public Hospital</td>
<td></td>
</tr>
<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>
<tr>
<td>Private Hospital</td>
<td></td>
</tr>
<tr>
<td>Semi-private room</td>
<td>Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures¹</td>
</tr>
<tr>
<td>Private room</td>
<td>Covered subject to €100 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures¹</td>
</tr>
<tr>
<td>Day case</td>
<td>Covered subject to €75 excess per claim</td>
</tr>
<tr>
<td>High-tech Hospital</td>
<td></td>
</tr>
<tr>
<td>Semi-private room</td>
<td>Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.</td>
</tr>
<tr>
<td>Private room</td>
<td>Covered (Beacon only) subject to €100 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.</td>
</tr>
<tr>
<td>Day case</td>
<td>Covered subject to €75 excess per claim</td>
</tr>
<tr>
<td>Listed cardiac procedures¹</td>
<td>90% Cover subject to €150 excess per claim</td>
</tr>
<tr>
<td>Listed special procedures¹</td>
<td>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 procedures¹</td>
</tr>
</tbody>
</table>

| 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)                         |

Irish Life Health dac is regulated by the Central Bank of Ireland
<table>
<thead>
<tr>
<th>Related to substance abuse</th>
<th>91 days per 5 years (up to the level of Hospital Cover provided under your plan)</th>
</tr>
</thead>
</table>

### Other Benefits

<table>
<thead>
<tr>
<th>Health in the Home</th>
<th>Covered (Immediately following an inpatient stay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convalescence benefits</td>
<td>€26 x 14 days</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 €20,000 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>Nurse on call</th>
<th>Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digital Doctor</td>
<td>Unlimited. See irishlifehealth.ie for further information.</td>
</tr>
<tr>
<td>Psychotherapy and counselling benefit</td>
<td>50% up to 12 visits capped at €1,000 per policy year</td>
</tr>
<tr>
<td>Minor Injury Clinic Cover</td>
<td>75% up to €200 per visit</td>
</tr>
<tr>
<td>Minor Injury Clinic Cover (HSE)</td>
<td>75% up to €200 per visit</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>Outpatient excess per person</th>
<th>€125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum amount of outpatient benefits per member per policy year</td>
<td>€4,000</td>
</tr>
<tr>
<td>Dean Clinic Mental Health Services</td>
<td>€60 x 10 visits</td>
</tr>
<tr>
<td>Medical and surgical appliances</td>
<td>As per specified list^2</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>

### Day-to-day Benefits (subject to excess)
<table>
<thead>
<tr>
<th>Individual Day-to-day excess</th>
<th>€1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Day-to-day practitioners</strong></td>
<td></td>
</tr>
<tr>
<td>GP visits</td>
<td>€25 per visit, unlimited</td>
</tr>
<tr>
<td>Nurse visits</td>
<td>€13 x 10 visits</td>
</tr>
<tr>
<td>Dental &amp; Optical</td>
<td>€25 x 10 visits</td>
</tr>
<tr>
<td>Physiotherapy visits</td>
<td>€25 x 10 visits</td>
</tr>
<tr>
<td><strong>Allied Health Professionals and Alternative Practitioners</strong></td>
<td></td>
</tr>
<tr>
<td>Podiatrist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Nutritionist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Dietician</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Physical therapist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Speech therapist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Chiropodist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Occupational therapist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td>Orthoptist</td>
<td>€25 x 5 combined visits</td>
</tr>
<tr>
<td><strong>Other Day-to-day Benefits</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency dental care</td>
<td>€350</td>
</tr>
<tr>
<td>Pre/Post natal medical expenses</td>
<td>Covered up to €300</td>
</tr>
<tr>
<td>Reflexologist</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Acupuncturist</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Osteopath</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Reiki practitioner</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Homeopath</td>
<td>€25 x 5 visits</td>
</tr>
<tr>
<td>Consultant fees (non-maternity)</td>
<td>€75 per visit, unlimited</td>
</tr>
<tr>
<td>Public A&amp;E Cover</td>
<td>50% up to €50 per visit</td>
</tr>
<tr>
<td>Health screening &amp; allergy testing</td>
<td>Up to €200 per policy year</td>
</tr>
<tr>
<td>Smear Testing</td>
<td>€40 contribution</td>
</tr>
<tr>
<td>Prostate Check / Screen</td>
<td>€40 contribution</td>
</tr>
<tr>
<td>Testicular Check / Screen</td>
<td>€40 contribution</td>
</tr>
<tr>
<td>Clinical psychologist</td>
<td>€25 x 7 visits</td>
</tr>
<tr>
<td>Flu vaccine (pharmacy only)</td>
<td>Up to €20 contribution per policy year</td>
</tr>
<tr>
<td>Vaccinations: Travel Only</td>
<td>€50 contribution per policy year</td>
</tr>
<tr>
<td>Personal trainer</td>
<td>€25 x 4 sessions</td>
</tr>
</tbody>
</table>

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.

**Extra Dimensions**

Choice of 2 Extra Dimensions from range of 7

**MEMBER BENEFITS**

<table>
<thead>
<tr>
<th>Allen Carr Smoking Cessation</th>
<th>Back up</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Second Opinion Service</td>
<td>Smiles Dental Access Package</td>
</tr>
</tbody>
</table>

Irish Life Health dac is regulated by the Central Bank of Ireland
Irish Life Health dac is regulated by the Central Bank of Ireland

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.