

## Better Ultra 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	
<b>Hospital cover</b>	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Covered
Day case	Covered
<b>Private Hospital</b>	
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
<b>High-tech Hospital</b>	
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>	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>
<b>Maternity</b>	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient maternity consultant fees	Covered up to €865
Infertility benefit	50% cover up to a max of €750 for IVF, IUI, ICSI. Twice per lifetime.
<b>A&amp;E Abroad</b>	
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
<b>Psychiatric Treatment</b>	
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)
<b>Other Benefits</b>	

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 €10,000 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.
HPV Vaccine	50% up to €200 per policy year
International Second Opinion Service	Covered – refer to your Membership Handbook
Child Safety Benefit	€100 contribution
Mindfulness course	€50 contribution
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
Medical and surgical appliances	As per specified list <sup>2</sup>
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	50% of each visit

Dentist visits	50% up to €300 per policy year
Physiotherapy visits	50% x 26 visits
<b>Allied Health Professionals and Complementary Practitioners</b>	
Podiatrist	50% x 13 combined visits
Reflexologist	50% x 13 combined visits
Nutritionist	50% x 13 combined visits
Dietician	50% x 13 combined visits
Massage Therapist	50% x 13 combined visits
Acupuncturist	50% x 13 combined visits
Osteopath	50% x 13 combined visits
Physical therapist	50% x 13 combined visits
Chiropractor	50% x 13 combined visits
Reiki practitioner	50% x 13 combined visits
Chiropodist	50% x 13 combined visits
Speech therapist	50% x 13 combined visits
Occupational therapist	50% x 13 combined visits
Orthoptist	50% x 13 combined visits
Homeopath	50% x 13 combined visits
<b>Other Day-to-day Benefits</b>	
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
Clinical Psychologist	€25 x 10 visits
Consultant fees (non-maternity)	50% of each visit
Public A&E Cover	50% up to €50 per visit
Private A&E Cover	€50 x 1 visit
Hearing Test	50% up to €40 per policy year
Health screening & allergy testing	Up to €200 per policy year
<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>	

### Personalised Packages

Choice of 3 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 [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 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.