

# Business Plan Plus

## Table of Cover effective from January 1st 2019

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from January 2019. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.

In Patient Benefits	
<b>Hospital Cover</b>	
Consultant fees	Covered
Inpatient Scans	Covered
<b>Public Hospital</b>	
Semi Private Room	Covered
Private Room	Semi-Private Rate
Day Case	Covered
<b>Private Hospital</b>	
Semi Private Room	Covered subject to €125 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures. <sup>(1)</sup>
Private Room	Semi-Private Rate subject to €125 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered subject to €125 excess per claim
<b>High Tech Hospital</b>	
Semi Private Room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.
Private Room	Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day Case	Covered subject to €125 excess per claim
Listed Cardiac Procedures <sup>(1)</sup>	Covered subject to €125 excess per claim
Listed Special Procedures <sup>(1)</sup>	Covered subject to €50 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures. <sup>(1)</sup>
<b>Maternity Benefits</b>	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,450
Home birth	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>(2)</sup>
Newborn free till next renewal	Yes
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Support	2 x 3 hour sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 4 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 3 x 3 hours with postnatal supporter

Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Breastfeeding consultancy	€25 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
<b>A&amp;E Abroad</b>	
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	Covered
<b>Elective Overseas Referral</b>	
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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
<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>	
Home nursing	€40 x 20 days
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Minor Injury Clinic Cover	75% up to €400 per visit
Minor Injury Clinic Cover (HSE)	75% up to €400 per visit
Convalescence benefits	€50 x 14 days
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day 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
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Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Antenatal Class	€75 towards an antenatal class, or, €75 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Vasectomy (GP only)	Covered up to €360
Vaccinations: Travel Only	€50 per year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

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

Individual Day-to-day excess	€1
Maximum limits per policy	€4000
<b>Day-to-day Practitioners</b>	
GP Visits	€20 x 3 visits
Dentist Visits	€20 x 3 visits
Physiotherapy visits	€20 x 3 visits
<b>Allied Health Professionals and Alternative Practitioners</b>	
Acupuncturist	€20 x 3 combined visits
Chiropodist	€20 x 3 combined visits
Chiropractor	€20 x 3 combined visits
Dietician	€20 x 3 combined visits
Homeopath	€20 x 3 combined visits
Massage therapist	€20 x 3 combined visits
Medical herbalist	€20 x 3 combined visits
Occupational therapist	€20 x 3 combined visits
Osteopath	€20 x 3 combined visits
Physical therapist	€20 x 3 combined visits
Podiatrist	€20 x 3 combined visits
Reflexologist	€20 x 3 combined visits
<b>Other Day-to-day Benefits</b>	
Consultant fees	50% up to €70 per visit
Pre/Post natal medical expenses	50% up to €250
Hearing Test	50% up to €25 x 1 visit
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1 visit
Prescriptions	50% up to €25 per annum
Child speech and language therapist	50% up to €30 x 8 visits
Child counselling	50% up to €30 x 8 visits
Manual lymph drainage	50% up to €25 x 8 visits

Medical and surgical appliances	As per specified list (subject to €200 excess) <sup>(3)</sup>
Public A&E Cover	€66 x 2 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
Emergency dental care	Up to €250
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees <sup>(2)</sup>
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees <sup>(2)</sup>
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.	

Member Benefits	
Allen Carr Smoking Cessation	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 <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	

Footnotes
<p>(1) All procedure lists are available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(2) The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(3) The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p>