

# First Focus 300

## Effective from 1st October 2020

You should read this table of cover along with the Health Plans membership handbook effective from October 2020, which you can find on [irishlifehealth.ie/more-info](http://irishlifehealth.ie/more-info). The hospitals and treatment centres covered on this plan are set out in List 2 in Part 12 of your Health Plans membership handbook.



### In-patient Benefits



#### Hospital Cover

Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

| Benefits                               | Public Hospital<br>(In selected hospitals only) | Private Hospital<br>(In selected hospitals only)  | High-tech Hospital<br>(In selected hospitals only)  |
|--|---|---|---|
| Semi Private Room                      | Covered   | Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup> | Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup> |
| Private Room                           | Covered   | Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup> | Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup> |
| Day Case                               | Covered   | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>        | Covered subject to €150 excess; subject to a €2,000 co-payment on certain cardiac procedures <sup>1</sup>               |
| Listed Cardiac Procedures <sup>1</sup> | -   | -   | Covered subject to €300 excess per claim and €2,000 co-payment on certain cardiac procedures <sup>1</sup>               |
| Listed Special Procedures <sup>1</sup> | -   | -   | Covered subject to €300 excess per claim and €2,000 co-payment on certain cardiac & orthopedic procedures <sup>1</sup>  |



#### Maternity

|  |   |
|--|---|
| Public hospital cover for maternity                    | 3 nights accommodation                                      |
| Home birth   | Covered up to €500  |
| Inpatient maternity consultant fees                    | Covered up to €300  |
| Newborn free till next renewal                         | Yes   |
| Postnatal Domestic Support                             | 2 x 3 hour cleaning sessions                                |
| Postnatal Doula Support                                | 1 x 3 hour session with postnatal supporter                 |
| Home Early Support following 1 night stay in hospital  | 2 hours midwife and 3 x 3 hours with postnatal supporter    |
| Home Early Support following 2 nights stay in hospital | 1 hour midwife and 2 x 3 hours with postnatal supporter     |
| Welcome Home Food Hamper                               | Hamper and 30 minute phone consultation with a nutritionist |



#### 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                | Covered                  |

|                 |                          |
|-----------------|--------------------------|
| GentleBirth App | See handbook for details |
|-----------------|--------------------------|



## Psychiatric Treatment

|                                |   |
|--------------------------------|---|
| Not related to substance abuse | 100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals) |
| Related to substance abuse     | 91 days per 5 years (up to the level of Hospital Cover provided under your plan)                |



## Other Benefits

|  |  |
|--|--|
| Oncotype DX  | Covered  |
| Health in the Home   | Covered (Immediately following an inpatient stay)  |
| Convalescence benefits   | €30 x 16 days  |
| 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 |
| Public Hospital Levy   | €80 x 10 nights (subject to €1 excess)   |
| Inpatient Support Benefit (for travel expenses when travelling more than 50km) | €50 x 10 visits (subject to €1 excess)   |
| Medical ambulance costs  | Covered (refer to Membership Handbook)   |



## Out-patient Benefits

### Out-patient Benefits not subject to excess

|   |   |
|---|---|
| Nurse on call                           | Covered   |
| Digital Doctor                          | Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.                  |
| Minor Injury Clinic Cover               | 70% up to €200 per visit  |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit  |
| Antenatal Class                         | €50 towards an antenatal class, or, €50 contribution & 10% point of sale discount with GentleBirth Workshop         |
| MRI Scan: approved centre               | Covered   |
| CT Scan: approved centre                | Covered   |
| Maternity Mental Health Support         | €40 x 8 sessions with Nurture   |
| HPV Vaccine                             | 50% up to €200 per policy year  |
| PET-CT Scan: approved centre            | Covered   |
| Health screening                        | Covered up to €100 towards V02 Max Testing or Fertility Assessments or Sexual Health Screening once per policy year |
| Public A&E Cover                        | €120 x 1 visit  |
| Vaccinations: Travel Only               | €100 per year   |

### Out-patient Benefits subject to excess

|  |                          |
|--|--------------------------|
| Outpatient excess per person                                     | €100                     |
| Maximum amount of outpatient benefits per member per policy year | €5000                    |
| MRI Scan: non approved centre                                    | Not covered on this plan |
| CT Scan: non approved centre                                     | Not covered on this plan |
| PET-CT Scan: non approved centre                                 | Not covered on this plan |
| Home Nursing   | €40 x 20 days            |

|                                 |  |
|---------------------------------|--|
| Medical and surgical appliances | As per specified list <sup>2</sup>                                 |
| Psycho-oncology Counselling     | €40 x 5 visits   |
| Manual Lymph Drainage           | €50 x 5 visits   |
| Emergency Dental Care           | €750   |
| Consultant fees                 | €60 per visit  |
| Pathology: Cost of test         | 50% Cover  |
| Pathology: Consultant fees      | 50% as per schedule of benefits for professional fees <sup>3</sup> |
| Radiology: Cost of test         | 50% Cover  |
| Radiology: Consultant fees      | 50% as per schedule of benefits for professional fees <sup>3</sup> |



## Members Benefits

|   |                   |
|---|-------------------|
| Back Up   | Health Screening  |
| International Second Opinion Service  | 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> |                   |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.