

Future Focus 500

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 2 in Part 12 of your Health Plans membership handbook.

In Patient Benefits	
Hospital Cover	
Consultants fees (In selected hospitals only)	Covered
Inpatient Scans (In selected hospitals only)	Covered
Public Hospital (in selected hospitals only)	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
Private Hospital (in selected hospitals only)	
Semi Private Room	Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ⁽¹⁾
Private Room	Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ⁽¹⁾
Day Case	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures ⁽¹⁾
High Tech Hospital (in selected hospitals only)	
Semi Private Room	Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ⁽¹⁾
Private Room	Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ⁽¹⁾
Day Case	Covered subject to €150 excess; subject to a €2,000 co-payment on certain cardiac procedures ⁽¹⁾
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €4,500
Home birth	Covered up to €4,500
Inpatient maternity consultant fees	Covered up to €865
Newborn free till next renewal	Yes
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Doula Ireland	€200 discount (€120 rebate if PNHH is not availed of)
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Breastfeeding consultancy	€30 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
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	Covered
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	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Minor Injury Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (HSE)	70% up to €200 per visit
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
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)
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)
Medicall 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.
Antenatal Class	€30 towards an antenatal class, or, €30 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 5 sessions with Nurture
PET-CT Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year
CT Scan: approved centre	Covered
MRI Scan: approved centre	Covered
Health screening	Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening once per policy year
Prescription Costs	€30 towards prescribed contraceptives per year

Outpatient Benefits (subject to excess)	
Outpatient excess per person	€200
Maximum amount of outpatient benefits per member per policy year	€5000
PET-CT Scan: non approved centre	Not covered on this plan
MRI Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
Public A&E Cover	€60 x 3 visits
Home Nursing	€40 x 20 days
Pre/Post natal medical expenses	€400
Medical and surgical appliances	As per specified list ⁽²⁾
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€500
Consultant fees	€60 per visit
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ⁽³⁾
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ⁽³⁾

Member Benefits	
Back Up	International Second Opinion Service
Laser Eye Surgery	Maternity Scans
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.
(3) The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.