

# Health Level 1

Effective from 1st November 2022

You should read this table of cover along with the Health Plans membership handbook effective from November 2022, 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 1 in Part 12 of your Health Plans membership handbook.

## In-patient Benefits

### Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

Benefits	Public Hospital	Private Hospital	High-tech Hospital
Semi Private Room	Covered	60% Cover	25% Cover
Private Room	Covered	60% of Semi-Private Rate	25% of Semi-Private Rate
Day Case	Covered	60% Cover	60% Cover
Listed Cardiac Procedures <sup>1</sup>	-	-	35% Cover
Listed Special Procedures <sup>1</sup>	-	-	35% Cover

### Maternity

Public hospital cover for maternity	3 nights accommodation
Home birth	Covered up to €3,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Newborn free till next renewal	Yes
GentleBirth App	See handbook for details

### 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

### 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

### Psychiatric Treatment

Not related to substance abuse	120 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 with our provider partner
Care Connect	Covered (refer to membership handbook)

EXOGEN therapy	Covered with our provider partner
Convalescence benefits	€50 x 14 days
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
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)

## 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	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Optical (eye test and/or glasses/lenses combined)	€30 per year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

### Out-patient Benefits subject to excess

Outpatient excess per person	€75
Maximum amount of outpatient benefits per member per policy year	€4000
GP Visits	€15 x 5 visits
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€450
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€300
Home Recovery Benefit	€80 x 10 days
Public A&E Cover	€60 x 3 visits
Medical and surgical appliances	As per specified list <sup>3</sup>
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>
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

## Members Benefits

Allen Carr Smoking Cessation	Back Up
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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)

All private or high-tech hospital claims will be capped at 66% of the total cost up to the benefit level listed on your table of cover, this includes outpatient scans and treatments.

<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 01 562 5100.

<sup>2</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 01 562 5100.

<sup>3</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 01 562 5100.