

# Health Plan 02

## 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 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         | Covered subject to €1,000 co-payment on certain orthopaedic procedures <sup>1</sup>           | Covered (Beacon Only). Mater Private and Blackrock Clinic 45% cover.   |
| Private Room                           | Covered         | Semi-Private Rate subject to €1,000 co-payment on certain orthopaedic procedures <sup>1</sup> | Semi-Private Rate (Beacon only). Mater Private and Blackrock Clinic 35% cover.                                       |
| Day Case                               | Covered         | Covered   | Covered  |
| Listed Cardiac Procedures <sup>1</sup> | -               | -   | Covered subject to €50 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> |



### Maternity

|  |  |
|--|--|
| 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 Doula 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   |



### 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                  |

|                 |   |
|-----------------|---|
| Partner benefit | €50 x 2 days travel, accommodation & child minding expenses |
|-----------------|---|

### Elective overseas referral

|  |   |
|--|---|
| 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 |

### 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)  |
| Convalescence benefits   | €30 x 16 days  |
| Parent accompanying child  | €40 x 14 days (not payable for the first 3 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  |
| 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)   |

## 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               | 75% up to €400 per visit  |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €400 per visit  |
| 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  |
| 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                                     | €200  |
| Maximum amount of outpatient benefits per member per policy year | €4000 |

|                                  |  |
|----------------------------------|--|
| Manual Lymph Drainage            | €50 x 5 visits   |
| Psycho-oncology Counselling      | €40 x 5 visits   |
| Emergency Dental Care            | €450   |
| Consultant fees                  | €55 per visit  |
| Pre/Post natal medical expenses  | €400   |
| Public A&E Cover                 | €60 x 3 visits   |
| Home Nursing                     | €40 x 20 days  |
| 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    | €350   |
| CT Scan: non approved centre     | €200   |
| PET-CT Scan: non approved centre | Not covered on this plan   |

## Day to Day Benefits

### Day to Day Benefits subject to excess

|                              |    |
|------------------------------|----|
| Individual Day-to-day excess | €1 |
|------------------------------|----|

### Day to Day Practitioners

|                                       |                |
|---------------------------------------|----------------|
| GP Visits                             | €40 x 4 visits |
| Dentist Visits                        | €40 x 4 visits |
| Physiotherapist or Physical therapist | €40 x 8 visits |

### Allied Health Professionals and Alternative Practitioners

|                        |                         |
|------------------------|-------------------------|
| Acupuncturist          | €30 x 4 combined visits |
| Chiroprapist           | €30 x 4 combined visits |
| Chiropractor           | €30 x 4 combined visits |
| Dietician              | €30 x 4 combined visits |
| Homeopath              | €30 x 4 combined visits |
| Massage therapist      | €30 x 4 combined visits |
| Medical herbalist      | €30 x 4 combined visits |
| Occupational therapist | €30 x 4 combined visits |
| Osteopath              | €30 x 4 combined visits |
| Podiatrist             | €30 x 4 combined visits |
| Reflexologist          | €30 x 4 combined visits |
| Voice coaching         | €30 x 4 combined visits |

### Other Day-to-day Benefits

|                                     |                          |
|-------------------------------------|--------------------------|
| Consultant fees                     | 50% up to €70 x 4 visits |
| Child speech and language therapist | €30 x 8 visits           |
| Child counselling                   | €30 x 8 visits           |
| Orthotic Insoles                    | €40 x 2 combined visits  |

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.



## Members 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> |                              |

<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 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.

<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 1890 717 717.