

# Health Plan 28

## Table of Cover effective from April 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	
Hospital Cover	
Consultant fees	Covered
Inpatient Scans	Covered
Public Hospital	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
Private Hospital	
Semi Private Room	Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Private Room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered subject to €75 excess per claim
High Tech Hospital	
Semi Private Room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €75 excess per claim.
Private Room	Covered (Beacon only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €150 excess per claim.
Day Case	Covered subject to €75 excess per claim
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 €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Maternity Benefits	
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

<b>Infertility benefit</b>	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
<b>Breastfeeding consultancy</b>	€25 x 2 sessions
<b>Partner benefit</b>	€50 x 2 days travel, accommodation & child minding expenses
<b>Welcome Home Food Hamper</b>	Hamper and 30 minute phone consultation with a nutritionist
<b>GentleBirth App</b>	See handbook for details
<b>A&amp;E Abroad</b>	
<b>Hospital bill for inpatient treatment</b>	Covered up to €100,000
<b>Repatriation expenses</b>	Covered up to €1 million
<b>Expenses for companion who remains with you</b>	Covered up to €1,000
<b>Companion repatriation expenses</b>	Covered up to €1,000
<b>24 hour telephone assistance</b>	Covered
<b>Elective Overseas Referral</b>	
<b>Benefit abroad for surgical procedures that are not available in Ireland</b>	Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Psychiatric Treatment</b>	
<b>Not related to substance abuse</b>	100 days (up to the level of Hospital Cover provided under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
<b>Other Benefits</b>	
<b>Oncotype DX</b>	Covered
<b>Health in the Home</b>	Covered (Immediately following an inpatient stay)
<b>Minor Injury Clinic Cover</b>	75% up to €400 per visit
<b>Minor Injury Clinic Cover (HSE)</b>	75% up to €400 per visit
<b>Convalescence benefits</b>	€30 x 14 days
<b>Child Home Nursing</b>	€100 x 14 days (following an inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 days)
<b>Point of Care: Day case procedure for Rheumatology &amp; Chemotherapy</b>	Covered
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day up to a maximum of €1500 per calendar year
<b>Gender reassignment benefit</b>	50% up to €10,000 per lifetime
<b>Genetic Testing: Initial consultation</b>	50% cover
<b>Genetic Testing: Test for specified genetic mutations</b>	Covered in approved clinics with our approved consultant
<b>Healthy Minds</b>	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)
<b>Home nursing</b>	€40 x 20 days

## Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie 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
Vaccinations: Travel Only	€50 per year
Vasectomy (GP only)	Covered up to €360
Health screen at any centre	Covered up to €100 per annum
AMH fertility test	€50 contribution
Pre/post natal yoga & pilates	€20 x 2 visits
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
Day-to-day Practitioners	
GP Visits	€40 x 12 visits
Dentist Visits	€40 x 12 visits
Physiotherapy visits	€40 x 12 visits
Allied Health Professionals and Alternative Practitioners	
Dietician	€40 x 12 combined visits
Chiropodist	€40 x 12 combined visits
Physical therapist	€40 x 12 combined visits
Occupational therapist	€40 x 12 combined visits
Medical herbalist	€40 x 12 combined visits
Osteopath	€40 x 12 combined visits
Podiatrist	€40 x 12 combined visits
Chiropractor	€40 x 12 combined visits
Acupuncturist	€40 x 12 combined visits
Massage therapist	€40 x 12 combined visits
Homeopath	€40 x 12 combined visits
Reflexologist	€40 x 12 combined visits
Other Day-to-day Benefits	
Hearing Test	50% up to €25 x 1 visit
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
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
Clinical Psychologist	€25 x 10 visits

<b>Consultant fees</b>	50% up to €70 per visit
<b>Public A&amp;E Cover</b>	€66 x 2 visits
<b>Pre/Post natal medical expenses</b>	50% up to €250
<b>Medical and surgical appliances</b>	As per specified list (subject to €200 excess) <sup>(3)</sup>
<b>Manual lymph drainage</b>	50% up to €25 x 8 visits
<b>Emergency dental care</b>	Up to €250
<b>Psycho-oncology counselling</b>	50% up to €25 x 8 visits
<b>Pathology: Consultant fees</b>	50% as per schedule of benefits for professional fees <sup>(2)</sup>
<b>Pathology: Cost of test</b>	50% Cover
<b>Radiology: Cost of test</b>	50% Cover
<b>Radiology: Consultant fees</b>	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

<b>Back Up</b>	<b>International Second Opinion Service</b>
<b>Laser Eye Surgery</b>	<b>Maternity Scans</b>
<b>Smiles Dental Access Package</b>	
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

- (1) 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.
- (2) 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.
- (3) 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.