

Health Starter

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 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	Semi-Private Rate
Day Case	Covered
Private Hospital	
Semi Private Room	50% Cover
Private Room	50% of Semi-Private Rate
Day Case	50% Cover
High Tech Hospital	
Semi Private Room	25% Cover
Private Room	25% of Semi-Private Rate
Day Case	Not covered on this plan
Listed Cardiac Procedures ⁽¹⁾	25% Cover
Listed Special Procedures ⁽¹⁾	25% Cover
Maternity Benefits	
Public hospital cover for maternity	50% Cover for 3 nights
Home birth	Covered up to €400
GentleBirth App	See handbook for details
Inpatient maternity consultant fees	Covered up to €295.86
Newborn free till next renewal	Yes
A&E Abroad	
Hospital bill for inpatient treatment	Covered up to €55,000
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	50% up to €100 per visit
Minor Injury Clinic Cover (HSE)	50% up to €100 per visit
Convalescence benefits	€26 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)

Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
HPV Vaccine	50% up to €200 per policy year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

Outpatient Benefits (subject to excess)

Outpatient excess per person	€200
Maximum amount of outpatient benefits per member per policy year	€2500
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€450
Consultant fees	€50 per visit
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list ⁽²⁾
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	As per schedule of benefits for professional fees ⁽³⁾
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	As per schedule of benefits for professional fees ⁽³⁾
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

Member Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	Laser Eye Surgery

Maternity Scans	Smiles Dental Access Package
The Little Gym	U Mamma Maternity Treatments
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

As a member on this Plan, if you have your treatment carried out in a private or high tech hospital, Irish Life Health will pay up to a maximum of 66% of your total hospital treatment charge, not exceeding the total benefit listed on your table of cover.

Footnotes
<p>(1) All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(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.</p> <p>(3) The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p>