

Level 1 Everyday

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	Covered
Day Case	Covered
Private Hospital	
Semi Private Room	65% Cover
Private Room	65% of Semi-Private Rate
Day Case	60% Cover
High Tech Hospital	
Semi Private Room	25% Cover
Private Room	25% of Semi-Private Rate
Day Case	60% Cover
Listed Cardiac Procedures ⁽¹⁾	35% Cover
Listed Special Procedures ⁽¹⁾	35% Cover
Maternity Benefits	
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 ⁽²⁾
Newborn free till next renewal	Yes
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
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

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	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	
Convalescence benefits	€50 x 14 days
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Minor Injury Clinic Cover	75% up to €400 per visit
Minor Injury Clinic Cover (HSE)	75% up to €400 per visit
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
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
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.
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
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
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	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€450
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€300
Public A&E Cover	€60 x 3 visits
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list ⁽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

Day-to-day Benefits (subject to excess)	
Individual Day-to-day excess	€1
Maximum limits per policy	€4000
Day-to-day Practitioners	
GP Visits	€30 x 25 visits
Dentist Visits	€30 x 25 visits
Physiotherapy visits	€30 x 25 visits
Allied Health Professionals and Alternative Practitioners	
Podiatrist	€30 x 25 visits
Voice coaching	€30 x 5 visits
Other Day-to-day Benefits	
Optical (eye test and/or glasses/lenses combined)	€30 per annum
Emergency dental care	€450
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
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	
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 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
(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 schedule of benefits is available on 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 or available on request by calling Irish Life Health on 1890 717 717.