

Level 2 Family Health with Day to Day

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. 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 €75 excess per claim subject to €1,500 co-payment on certain orthopaedic procedures. ¹ | Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover. |
| Private Room | Covered | Semi-Private Rate subject to €75 excess per claim subject to €1,500 co-payment on certain orthopaedic procedures ¹ | Semi-Private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate. |
| Day Case | Covered | Covered subject to €75 excess per claim | Covered subject to €75 excess per claim |
| Listed Cardiac Procedures ¹ | - | - | Covered subject to €75 excess per claim |
| Listed Special Procedures ¹ | - | - | Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 90% cover. All subject to €1,500 co-payment on certain orthopaedic procedures. ¹ |

Maternity

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| Public hospital cover for maternity | 3 nights accommodation |
| Grant-in-aid amount | Covered up to €4,500 |
| Home birth | Covered up to €4,500 |
| Inpatient maternity consultant fees | As per schedule of benefits for professional fees ² |
| 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 |

Emergency Inpatient Treatment Abroad and related benefits

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

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| Breastfeeding consultancy | €30 x 2 sessions |
| Partner benefit | €50 x 2 days travel, accommodation & child minding expenses |
| Welcome Home Food Hamper | Hamper and 30 minute phone consultation with a nutritionist |
| GentleBirth App | See handbook for details |



Elective overseas referral

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| 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

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| 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

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| Oncotype DX | Covered |
| Health in the Home | Covered (Immediately following an inpatient stay) |
| Convalescence benefits | €30 x 16 days |
| Child Home Nursing | €100 x 14 days (following an inpatient stay of minimum 5 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

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|---|---|
| Nurse on call | Covered |
| Digital Doctor | Unlimited. See irishlifehealth.ie 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 |
| Child speech and language therapist | €30 x 10 visits |
| Paediatrician Benefit | €100 per child per annum |
| Child counselling | €30 x 10 visits |
| MRI Scan: approved centre | Covered |
| CT Scan: approved centre | Covered |

| | |
|------------------------------|---------|
| PET-CT Scan: approved centre | Covered |
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Out-patient Benefits subject to excess

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| Outpatient excess per person | €125 |
| Maximum amount of outpatient benefits per member per policy year | €5000 |
| Manual Lymph Drainage | €50 x 5 visits |
| Psycho-oncology Counselling | €40 x 5 visits |
| Emergency Dental Care | €500 |
| Consultant fees | €60 per visit |
| Pre/Post natal medical expenses | €400 |
| Public A&E Cover | €60 x 3 visits |
| Child A&E visit | €60 x 3 visits |
| Home Nursing | €40 x 20 days |
| Medical and surgical appliances | As per specified list ³ |
| 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 |
| 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

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

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|---------------------------------------|----------------|
| GP Visits | €30 x 4 visits |
| Dentist Visits | €30 x 4 visits |
| Physiotherapist or Physical therapist | €30 x 6 visits |



Allied Health Professionals and Alternative Practitioners

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|------------------------|-------------------------|
| Acupuncturist | €30 x 4 combined visits |
| Chiropodist | €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

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|-------------------------------------|-------------------|
| Consultant fees | €50 x 2 visits |
| Child speech and language therapist | €30 x 10 visits |
| Child counselling | €30 x 10 visits |
| Orthotic Insoles | €40 every 2 years |

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

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|------------------------------|------------------------------|
| Allen Carr Smoking Cessation | Back Up |
| Health Screening | Laser Eye Surgery |
| Maternity Scans | 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

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.