

# MyPlan 500 Day to Day

## Table of Cover effective from 1<sup>st</sup> April 2025

You should read this table of cover along with the Tailored Health Plans membership handbook effective from April 2025 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 A in Part 12 of your Tailored Health Plans membership handbook.

IN PATIENT BENEFITS	
Hospital cover	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Covered
Day case	Covered
<b>Private Hospital</b>	
Semi-private room	Covered subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Private room	Semi-Private Rate subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €150 excess per claim and €2,500 co-payment on certain cardiac procedures <sup>1</sup>
<b>High-tech Hospital</b>	
Semi-private room	Covered in Beacon only; subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Private room	Semi-private rate (Beacon only); subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Day case	Covered in Beacon only; subject to €150 excess per claim
Listed cardiac procedures <sup>1</sup>	Covered in Beacon only; subject to €500 excess per claim; subject to €2,500 co-payment on certain cardiac procedures <sup>1</sup>
Listed special procedures <sup>1</sup>	Covered in Beacon only; subject to €500 excess per claim; subject to €2,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Maternity	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Emergency Inpatient Treatment Abroad and related benefits	
Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million

<b>24 hour telephone assistance</b>	Yes
<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 inpatient benefits</b>	
<b>Medical Ambulance Ltd costs</b>	Covered (refer to Membership Handbook)
<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>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>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered
<b>Oncotype DX</b>	Covered
<b>Health in the Home</b>	Covered with our provider partner
<b>EXOGEN therapy</b>	Covered with our provider partner
<b>Care Connect</b>	Covered (refer to membership handbook)
<b>OUTPATIENT BENEFITS – not subject to excess</b>	
<b>Digital Doctor</b>	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
<b>Nurse on call</b>	Covered
<b>Female Health Consultation</b>	50% cover x 4 consultations per year with our provider partner
<b>Female Fertility Assessment and Consultation</b>	Covered with our preferred provider, once per policy year subject to a €60 co-payment
<b>Convalescence benefits</b>	€30 x 16 days
<b>Minor Injury Clinic Cover</b>	70% up to €200 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	70% up to €200 per visit
<b>Out-patient scan cover (in approved centres)</b>	
<b>MRI</b>	Covered
<b>CT</b>	Covered
<b>PET-CT</b>	Covered

OUTPATIENT BENEFITS – subject to excess	
Individual excess	€250
Maximum amount of outpatient benefits per member per policy year	€800
Public A & E cover	€60 x 3 visits
Medical and surgical appliances	As per specified list <sup>3</sup>
Emergency dental care	€250
Manual lymph drainage	€50 x 5 visits
Home Recovery Benefit	€80 x 10 days
Psycho-oncology counselling	€40 x 5 visits
Consultant fees	€60 per visit
Pathology: Cost of test	€20 per test
Pathology: Consultant fees	€25 per consultant fee
Radiology: Cost of test	€20 per test
Radiology: Consultant fees	€25 per consultant fee

DAY TO DAY BENEFITS	
Individual Day-to-day excess	€10
Day to day Practitioners	
GP Visits	€20 x 5 visits
Dentist Visits (Routine Treatment)	€20 x 2 visits
Dentist Visits (Non Routine Treatment)	€20 x 3 visits
Physiotherapist or Physical therapist	€20 x 5 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€20 x 5 combined visits <sup>4</sup>
Chiropodist	€20 x 5 combined visits <sup>4</sup>
Chiropractor	€20 x 5 combined visits <sup>4</sup>
Dietician	€20 x 5 combined visits <sup>4</sup>
Massage therapist	€20 x 5 combined visits <sup>4</sup>
Medical herbalist	€20 x 5 combined visits <sup>4</sup>
Occupational therapist	€20 x 5 combined visits <sup>4</sup>
Osteopath	€20 x 5 combined visits <sup>4</sup>

<b>Podiatrist</b>	€20 x 5 combined visits <sup>4</sup>
<b>Reflexologist</b>	€20 x 5 combined visits <sup>4</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.	

<b>Personalised Packages</b>
Choice of 1 Personalised Packages from range of 5

MEMBER BENEFITS	
<b>International Second Opinion Service</b>	<b>Back Up</b>
<b>Laser Eye Surgery</b>	<b>Health Screening</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 <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.
(2) The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.
(3) The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.
(4) The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.