



Net Most 500 ILH with Day to Day Most



Personalised Packages

A choice of 3 from a range of 8

As a valued Irish Life Health member, you can enjoy peace of mind through access to a broad network of public, private and high-tech hospitals. With your Irish Life Health plan, you can also claim on a wide range of everyday expenses such as GP, dentist and consultant fees. Take a look at some of the key benefits of your plan below.

In-patient Benefits

Hospital cover

Consultants fees	Covered
In-patient scans	Covered
Public Hospital in selected hospitals only	
Semi-private room	Covered
Private room	Semi-Private Rate
Day case	Covered
Private Hospital in selected hospitals only	
Semi-private room	Covered subject to €500 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room	Semi-private rate subject to €500 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case	Covered subject to €50 excess per claim
High-tech Hospital in selected hospitals only	
Semi-private room	Not covered on this plan
Private room	Not covered on this plan
Day case	Covered subject to €50 excess per claim, excluding listed cardiac procedures ¹
Listed cardiac procedures ¹	Not covered on this plan
Listed special procedures ¹	90% Cover subject to €2,000 co-payment on certain orthopaedic procedures ¹

Maternity

Public hospital cover for maternity	3 nights accommodation in a private room
In-patient maternity consultant fees	As per schedule of benefits for professional fees ²

Emergency Inpatient Treatment Abroad and related benefits

Companion expenses (to remain with you or travel to you from Ireland or escort you)	Covered up to €1,000
Hospital bill for in-patient treatment	Covered up to €100,000
Nurse 24/7 International	Covered
Repatriation expenses	Covered up to €1 million

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

Health in the Home	Covered (Immediately following an in-patient stay)
Convalescence benefits	€26 x 14 days
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for 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)

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information
Minor Injury Clinic cover	70% cover up to €200
Minor Injury Clinic Cover (Pay & Claim)	70% cover up to €200
HPV vaccine	50% up to €200 per policy year

Out-patient scan cover (in approved centres):

MRI scan: approved centre	Covered
CT scan: approved centre	Covered
PET-CT scan: approved centre	Covered

Out-patient Benefits (subject to excess)

Out-patient excess per person	€125
Maximum amount of out-patient benefits per member per policy year	€4,000
Consultant fees (non-maternity)	€60 per visit
GP visits	€20 per visit
Public A&E cover	€60 x 1 visit
Medical and surgical appliances	As per specified list ²
Manual Lymph Drainage	Up to €300
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% per consultant fee
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% per consultant fee
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
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Day to day practitioners

GP visits	€25 x 5 visits
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Nurse on call	Covered
Dentist visits	€25 x 5 visits
Physiotherapist or Physical therapist	€25 x 7 visits

Day-to-day Benefits

Allied Health Professionals and Alternative Practitioners

Podiatrist	€25 x 5 combined visits
Reflexologist	€25 x 5 combined visits
Nutritionist	€25 x 5 combined visits
Dietician	€25 x 5 combined visits
Massage therapist	€25 x 5 combined visits
Acupuncturist	€25 x 5 combined visits
Osteopath	€25 x 5 combined visits
Physical therapist	€25 x 5 combined visits
Chiropractor	€25 x 5 combined visits
Reiki practitioner	€25 x 5 combined visits
Chiropodist	€25 x 5 combined visits
Speech therapist	€25 x 5 combined visits
Occupational therapist	€25 x 5 combined visits
Orthoptist	€25 x 5 combined visits
Homeopath	€25 x 5 combined visits

Other Day-to-day Benefits

Optical (eye test and/or glasses/lenses combined)	€25 x 5 visits
Consultant fees (non-maternity)	€60 x 3 visits
Public A&E Cover	€40 x 3 visits
Health screening & allergy testing	Up to €80 per policy year

Personalised Packages

This plan allows you to select 3 Personalised Packages from a choice of 8, at no extra cost. For full details on all available Personalised Packages please visit www.irishlifehealth.ie/personalised-health-insurance-packages or call us on 1890 717 717.

Please note that certain eligible benefits can be claimed either as a day to day benefit or as an out-patient benefit.

Member Benefits

International Second Opinion Service	Back-Up
Smiles Dental Access Package	Laser Eye Surgery

For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie

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.

This document must be read in conjunction with your Table of Cover, member certificate and Tailored Health Plans membership handbook effective from 01 October 2020. The hospitals and treatment centres covered on this plan are set out in List B in part 12 of your Tailored Health Plans membership handbook.

Information correct as of 01 October 2020.

Please note each Irish Life Health plan provides different levels of cover which may or may not suit your needs. Information relating to benefits, cover and member benefits contained in tables within this document is not conclusive. For full details on what's covered and what's not covered see the relevant Table of Cover and Tailored Health Plans Member Handbook.

Irish Life Health dac, PO Box 13028, Dublin 1
1890 717 717 www.irishlifehealth.ie

Irish Life Health dac is regulated by the Central Bank of Ireland.

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How do I claim?

You can claim for your day to day and out-patient expenses online.

Log in to your member secure area on irishlifehealth.ie, upload a photo of your receipt and submit your details - it's that simple. You can also send claims by post. Please see your membership handbook for more detail.