

# Net Most 500 ILH

## Table of Cover effective from November 1<sup>st</sup> 2022

You should read this table of cover along with the Tailored Health Plans membership handbook effective from November 2022, 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 B in part 12 of your Tailored Health Plans membership handbook.

| In Patient Benefits   |  |
|---|--|
| <b>Hospital cover</b>   |  |
| Consultants fees (In selected hospitals only)                                       | Covered  |
| Inpatient scans (In selected hospitals only)  | Covered  |
| <b>Public Hospital (In selected hospitals only)</b>                                 |  |
| Semi-private room   | Covered  |
| Private room  | Semi-Private Rate  |
| Day case  | Covered  |
| <b>Private Hospital (In selected hospitals only)</b>                                |  |
| Semi-private room   | Covered subject to €500 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>           |
| Private room  | Semi-Private Rate subject to €500 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> |
| Day case  | Covered subject to €50 excess per claim  |
| <b>High-tech Hospital (In selected hospitals only)</b>                              |  |
| 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 <sup>1</sup>                                      |
| Listed cardiac procedures <sup>1</sup>  | Not covered on this plan   |
| Listed special procedures <sup>1</sup>  | 90% Cover subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>  |
| <b>Maternity</b>  |  |
| Public hospital cover for maternity   | 3 nights accommodation in a private room   |
| Inpatient maternity consultant fees   | As per schedule of benefits for professional fees <sup>2</sup>   |
| <b>Emergency Inpatient Treatment Abroad and related benefits</b>                    |  |
| Hospital bill for inpatient treatment   | Covered up to €100,000   |
| Companion expenses (to remain with you or travel to you from Ireland or escort you) | €1,000   |
| Repatriation expenses   | Covered up to €1 million   |
| Nurse 24/7 International  | Covered  |
| <b>Psychiatric Treatment</b>  |  |
| Not related to substance abuse  | 100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals)                                |
| Related to substance abuse  | 91 days per 5 years (up to the level of Hospital Cover provided under your plan)   |
| <b>Other Benefits</b>   |  |
| Health in the Home  | Covered with our provider partner  |
| Care Connect  | Covered (refer to membership handbook)   |
| EXOGEN therapy  | Covered with our provider partner  |

|  |  |
|--|--|
| 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 Affirmation 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 |
| Mental Health Guide  | Covered (refer to Membership Handbook)   |
| Medicall ambulance costs   | Covered (refer to Membership Handbook)   |
| Genetic Testing for Cancer Treatment Options - Foundation One CDx                  | Covered  |

| Outpatient Benefits (not subject to excess)                      |  |
|--|--|
| Nurse on call  | Covered  |
| Digital Doctor   | Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information. |
| Minor Injury Clinic Cover  | 70% up to €200 per visit   |
| Minor Injury Clinic Cover (Pay & Claim)                          | 70% up to €200 per visit   |
| 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                                     | €125   |
| Maximum amount of outpatient 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 <sup>3</sup>   |
| 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   |

| Personalised Packages                             |
|---|
| Choice of 3 Personalised Packages from range of 8 |

**MEMBER BENEFITS****International Second Opinion Service****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](http://www.irishlifehealth.ie)**

**Footnotes**

- (1) All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.
- (2) The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.
- (3) The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.