

# Optimise Gold

## 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](http://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	Covered
Private Room	Covered	Covered	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered
Listed Special Procedures <sup>1</sup>	-	-	Covered

#### Maternity

Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,550
Home birth	Covered up to €3,550
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
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
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Breastfeeding consultancy	€30 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses

#### Emergency Inpatient Treatment Abroad and related benefits

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 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

Not related to substance abuse	180 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

Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€75 x 16 days
Child Home Nursing	€100 x 21 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Post Operative Home Help	3 x 3 hour cleaning sessions
Alternative amount for Post Operative Home Help	€120
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

Nurse on call	Covered
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 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
Vaccinations: Travel or Flu	€50 per year
Health screening	Up to €450 towards a Health Screen once per policy year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

### Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Manual Lymph Drainage	€40 x 5 visits

Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€450
Consultant fees	€100 per visit, unlimited
Pre/Post natal medical expenses	€400
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€100 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list <sup>3</sup>
Pathology: Cost of test	Covered
Pathology: Consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Radiology: Cost of test	Covered
Radiology: Consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
MRI Scan: non approved centre	€350
CT Scan: non approved centre	€200
PET-CT Scan: non approved centre	Not covered on this plan



## Members Benefits

Back Up	International Second Opinion Service
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 <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	

<sup>1</sup> All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.

<sup>2</sup> The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.

<sup>3</sup> 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 1890 717 717.