

Optimise Gold with Day to Day a

Effective from 1st November 2022

You should read this table of cover along with the Health Plans membership handbook effective from November 2022, 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 | 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 ¹ | - | - | Covered |
| Listed Special Procedures ¹ | - | - | Covered |

Maternity

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| 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 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 |
| 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

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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 |



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

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| 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

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|--|--|
| Oncotype DX | Covered |
| 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 | €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 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 |
| Medical ambulance costs | Covered (refer to Membership Handbook) |
| Genetic Testing for Cancer Treatment Options - Foundation One CDx | Covered |



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 €500 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €500 per visit |
| Antenatal Class | €75 towards an antenatal class |
| 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 Recovery Benefit | €80 x 10 days |
| Medical and surgical appliances | As per specified list ³ |
| Pathology: Cost of test | Covered |
| Pathology: Consultant fees | As per schedule of benefits for professional fees ² |
| Radiology: Cost of test | Covered |
| Radiology: Consultant fees | 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 |
|------------------------------|----|



Day to Day Practitioners

(Benefits can be pooled)

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|---------------------------------------|----------------|
| GP Visits | €30 x 3 visits |
| Dentist Visits | €30 x 3 visits |
| Physiotherapist or Physical therapist | €30 x 5 visits |



Allied Health Professionals and Alternative Practitioners

(Benefits can be pooled)

| | |
|------------------------|--------------------------------------|
| Acupuncturist | €30 x 3 combined visits ⁴ |
| Chiroprapist | €30 x 3 combined visits ⁴ |
| Chiropractor | €30 x 3 combined visits ⁴ |
| Dietician | €30 x 3 combined visits ⁴ |
| Homeopath | €30 x 3 combined visits ⁴ |
| Massage therapist | €30 x 3 combined visits ⁴ |
| Medical herbalist | €30 x 3 combined visits ⁴ |
| Occupational therapist | €30 x 3 combined visits ⁴ |
| Osteopath | €30 x 3 combined visits ⁴ |
| Reflexologist | €30 x 3 combined visits ⁴ |



Other Day-to-day Benefits

(Benefits can be pooled)

| | |
|-------------------------------------|----------------|
| Hearing Test | €30 x 1 visit |
| Child speech and language therapist | €30 x 3 visits |
| Child psychology | €30 x 3 visits |

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|--|----------------------|
| Glasses / lenses | €30 once every 2 yrs |
| Eye Test | €30 x 1 visit |
| Health Screen | €50 x 1 visit |
| 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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|---|--------------------------------------|
| 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 www.irishlifehealth.ie | |

¹ All procedure lists are available on 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 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 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.