

Optimise Gold with Day to Day

Table of Cover effective from January 1st 2019

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from January 2019. 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	
Consultant fees	Covered
Inpatient Scans	Covered
Public Hospital	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
Private Hospital	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
High Tech Hospital	
Semi Private Room	Covered
Private Room	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day Case	Covered
Listed Cardiac Procedures ⁽¹⁾	Covered
Listed Special Procedures ⁽¹⁾	Covered
Maternity Benefits	
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 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
A&E Abroad	
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)
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (HSE)	75% up to €500 per visit
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)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
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)

Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
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	Full cover for Platinum Health Screening in an approved hi-tech or private hospital once 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	€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 ⁽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 (subject to excess)

Individual Day-to-day excess	€1
Day-to-day Practitioners	
GP Visits	€30 x 15 visits
Dentist Visits	€30 x 8 visits
Physiotherapy visits	€30 x 8 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€30 x 8 visits
Chiropract	€30 x 8 visits
Chiropractor	€30 x 8 visits
Dietician	€30 x 8 visits
Homeopath	€30 x 8 visits

Massage therapist	€30 x 8 visits
Medical herbalist	€30 x 8 visits
Occupational therapist	€30 x 8 visits
Osteopath	€30 x 8 visits
Physical therapist	€30 x 8 visits
Reflexologist	€30 x 8 visits
Other Day-to-day Benefits (Benefits can be pooled)	
Consultant fees	€70 per visit
Pre/Post natal medical expenses	50% up to €250
Hearing Test	€30 x 1 visit
Prescriptions	50% up to €25 per annum
Child speech and language therapist	€30 x 8 visits
Child counselling	€30 x 8 visits
Manual lymph drainage	50% up to €25 x 8 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
Glasses / lenses	€60 once every 2 yrs
Eye Test	€30 x 1 visit
Health Screen	€100 per annum
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
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.	

Member 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 www.irishlifehealth.ie	

Footnotes
<p>(1) All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(2) The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(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.</p>