

# Optimise Silver with Day to Day 50

## 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 (Beacon only). Mater Private and Blackrock Clinic 55% cover.
Private Room	Covered (Beacon Only). Mater Private and Blackrock Clinic 40% cover.
Day Case	Covered
Listed Cardiac Procedures <sup>(1)</sup>	Covered
Listed Special Procedures <sup>(1)</sup>	Covered (Beacon Only). Mater Private and Blackrock Clinic 90% cover.
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,450
Home birth	Covered up to €3,450
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 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
Breastfeeding consultancy	€30 x 2 sessions

<b>Partner benefit</b>	€50 x 2 days travel, accommodation & child minding expenses
<b>Welcome Home Food Hamper</b>	Hamper and 30 minute phone consultation with a nutritionist
<b>GentleBirth App</b>	See handbook for details
<b>A&amp;E Abroad</b>	
<b>Hospital bill for inpatient treatment</b>	Covered up to €100,000
<b>Repatriation expenses</b>	Covered up to €1 million
<b>Expenses for companion who remains with you</b>	Covered up to €1,000
<b>Companion repatriation expenses</b>	Covered up to €1,000
<b>24 hour telephone assistance</b>	Covered
<b>Elective Overseas Referral</b>	
<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Benefit abroad for surgical procedures that are not available in Ireland</b>	Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Psychiatric Treatment</b>	
<b>Not related to substance abuse</b>	180 days (up to the level of Hospital Cover provided under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
<b>Other Benefits</b>	
<b>Oncotype DX</b>	Covered
<b>Health in the Home</b>	Covered (Immediately following an inpatient stay)
<b>Minor Injury Clinic Cover</b>	75% up to €500 per visit
<b>Minor Injury Clinic Cover (HSE)</b>	75% up to €500 per visit
<b>Convalescence benefits</b>	€50 x 16 days
<b>Child Home Nursing</b>	€100 x 14 days (following an inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 days)
<b>Point of Care: Day case procedure for Rheumatology &amp; Chemotherapy</b>	Covered
<b>Post Operative Home Help</b>	3 x 3 hour cleaning sessions
<b>Alternative amount for Post Operative Home Help</b>	€120
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day up to a maximum of €1500 per calendar year
<b>Gender reassignment benefit</b>	50% up to €10,000 per lifetime
<b>Genetic Testing: Initial consultation</b>	50% cover
<b>Genetic Testing: Test for specified genetic mutations</b>	Covered in approved clinics with our approved consultant
<b>Healthy Minds</b>	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)

### Outpatient Benefits (not subject to excess)

<b>Nurse on call</b>	Covered
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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
Health screen at any centre	Covered up to €200 per annum
Vaccinations: Travel Only	€50 per 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	€75 per visit, unlimited
Pre/Post natal medical expenses	€400
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€75 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

### Day-to-day Benefits (subject to excess)

Individual Day-to-day excess	€1
Maximum limits per policy	€8000
<b>Day-to-day Practitioners (Benefits can be pooled)</b>	
GP Visits	50% up to €30 x 15 visits
Dentist Visits	50% up to €25 x 8 visits
Physiotherapy visits	50% up to €25 x 8 visits
<b>Allied Health Professionals and Alternative Practitioners</b>	
Acupuncturist	50% up to €25 x 8 visits
Chiropodist	50% up to €25 x 8 visits
Chiropractor	50% up to €25 x 8 visits

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

<b>Back Up</b>	<b>International Second Opinion Service</b>
<b>Laser Eye Surgery</b>	<b>Smiles Dental Access Package</b>
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>	

### 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 1890 717 717.
- (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 1890 717 717.
- (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 1890 717 717.