Optimise Silver with Day to Day a

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 | |
|--|--|
| Hospita | al 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 ⁽¹⁾ | Covered |
| Listed Special Procedures ⁽¹⁾ | 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 ⁽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 |
| Breastfeeding consultancy | €30 x 2 sessions |

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

| Outpatient Benefits (not subject to ex | cess) |
|--|---------|
| 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 |
| 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 ⁽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 | (Benefits can be pooled) |
| GP Visits | €30 x 3 visits |
| Dentist Visits | €30 x 3 visits |
| Physiotherapy visits | €30 x 3 visits |
| Allied Health Profess | ionals and Alternative |
| Practitioners (Benefits can be pooled) | |
| Acupuncturist | €30 x 3 combined visits |
| Chiropodist | €30 x 3 combined visits |

| Chiropractor | €30 x 3 combined visits |
|--|-------------------------|
| Dietician | €30 x 3 combined visits |
| Homeopath | €30 x 3 combined visits |
| Massage therapist | €30 x 3 combined visits |
| Medical herbalist | €30 x 3 combined visits |
| Occupational therapist | €30 x 3 combined visits |
| Osteopath | €30 x 3 combined visits |
| Physical therapist | €30 x 3 combined visits |
| Reflexologist | €30 x 3 combined visits |
| 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 counselling | €30 x 3 visits |
| 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 outnatient benefit | |

| Please note that certain eligible benefits can be claimed either as a day to day benefit or as ar | ո outpatient benefit. |
|---|-----------------------|
| The level of benefit payable will be the greater of either day to day or outpatie | nt. |

| 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

- (1) All procedure lists are available on 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 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 or available on request by calling Irish Life Health on 1890 717 717.