

# Select More with Day 2 Day & Emergency packs

## Table of Cover effective from April 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
<b>Public Hospital</b>	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
<b>Private Hospital</b>	
Semi Private Room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Private Room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered subject to €75 excess per claim
<b>High Tech Hospital</b>	
Semi Private Room	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Private Room	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered in Beacon Only; subject to €75 excess per claim
Listed Cardiac Procedures <sup>(1)</sup>	Covered in Beacon Only; subject to €150 excess per claim
Listed Special Procedures <sup>(1)</sup>	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €4,500
Home birth	Covered up to €4,500
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>(2)</sup>
Newborn free till next renewal	Yes
Early discharge maternity benefit	€300 cash benefit following 1 nights stay for delivery in a semi-private or private room subject to medical approval

<b>Postnatal Domestic Support</b>	2 x 3 hour cleaning sessions
<b>Breastfeeding consultancy</b>	€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 not available in Ireland</b>	Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Psychiatric Treatment</b>	
<b>Not related to substance abuse</b>	100 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>	70% up to €200 per visit
<b>Minor Injury Clinic Cover (HSE)</b>	70% up to €200 per visit
<b>Convalescence benefits</b>	€30 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>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>Public Hospital Levy</b>	€80 x 10 nights (subject to €1 excess)
<b>Medicall ambulance costs</b>	Covered (refer to Membership Handbook)

### Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Vasectomy (GP only)	Covered up to €360
Antenatal Class	€30 towards an antenatal class, or, €30 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 5 sessions with Nurture
Paediatrician Benefit	€100 per child per annum
Child counselling	€30 x 10 visits
Child speech and language therapist	€30 x 10 visits
<b>Scans &amp; X-Rays Pack</b>	
MRI, CT and PET-CT scans in approved centres	Covered
Cardiac Screening	50% Cover
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>
<b>Emergency Access Pack</b>	
Consultant fees	€100 x 1
Out of Hours GP visits	€60 x 1
Public A&E Cover	€100 x 1
Private A&E Cover	€50 x 1
Emergency Dental Care	€250

<b>Outpatient Benefits (subject to excess)</b>	
Outpatient excess per person	€200
Maximum amount of outpatient benefits per member per policy year	€5000
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€250
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€400
Public A&E Cover	€60 x 3 visits
Child A&E visit	€60 x 3 visits
Medical and surgical appliances	As per specified list <sup>(3)</sup>
Home Nursing	€40 x 20 days
MRI Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
PET-CT Scan: non approved centre	Not covered on this plan

<b>Day-to-day Benefits (subject to excess)</b>	
<b>Individual Day-to-day excess</b>	€1
<b>Day 2 Day Pack</b>	
<b>GP Visits</b>	€25 x 4 visits
<b>Dentist Visits</b>	€25 x 4 visits
<b>Physiotherapy visits</b>	€25 x 4 combined visits
<b>Acupuncturist</b>	€25 x 4 combined visits
<b>Chiropodist</b>	€25 x 4 combined visits
<b>Chiropractor</b>	€25 x 4 combined visits
<b>Dietician</b>	€25 x 4 combined visits
<b>Homeopath</b>	€25 x 4 combined visits
<b>Massage Therapist</b>	€25 x 4 combined visits
<b>Medical Herbalist</b>	€25 x 4 combined visits
<b>Occupational Therapist</b>	€25 x 4 combined visits
<b>Osteopath</b>	€25 x 4 combined visits
<b>Physical Therapist</b>	€25 x 4 combined visits
<b>Podiatrist</b>	€25 x 4 combined visits
<b>Reflexologist</b>	€25 x 4 combined visits
<p>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.</p>	

<b>Member Benefits</b>	
<b>Allen Carr Smoking Cessation</b>	<b>Back Up</b>
<b>Laser Eye Surgery</b>	<b>Smiles Dental Access Package</b>
<p>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></p>	

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