

2 What you're covered for

Teachers Complete

Effective from 1st October 2024



You should read this table of cover along with the Health Plans membership handbook effective from October 2024, 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 subject to €150 excess (first two claims per member) subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only) subject to €150 excess (first two claims per member). Mater Private and Blackrock Clinic 50% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain cardiac and orthopaedic procedures ¹
Private Room	Covered	Covered subject to €150 excess (first two claims per member) subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only) subject to €150 excess (first two claims per member). Mater Private and Blackrock Clinic 50% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain cardiac and orthopaedic procedures ¹
Day Case	Covered	Covered subject to €150 excess per claim	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹
Listed Cardiac Procedures ¹	-	-	Covered subject to €150 excess per claim
Listed Special Procedures ¹	-	-	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹

Maternity

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 ²
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Home Early Midwife Support following 1 night stay in hospital	3 x 2 hour sessions with a midwife

Emergency Inpatient Treatment Abroad and related benefits

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

Home Early Midwife Support following 2 nights stay in hospital	2 x 2 hour sessions with a midwife
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details



Psychiatric Treatment

Not related to substance abuse	100 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 with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Inpatient Support Benefit (for travel expenses when travelling more than 50km)	€50 x 10 visits (subject to €1 excess)
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

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
Minor Injury Clinic Cover	70% up to €200 per visit

Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
Antenatal Class	€50 towards an antenatal class
Convalescence benefits	€30 x 16 days
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
PET-CT Scan: approved centre	Covered
Breastfeeding Consultancy	€30 x 2 sessions
Postnatal Doula Benefit	Up to €100 contribution
Maternity Mental Health Support	€40 x 8 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations: Travel or Flu	€100 per year
Health screening	Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening once per policy year
Prescription Costs	€30 towards prescribed contraceptives per year
Voice Coaching	€30 x 5 visits or €150 per year for a day course or seminar delivered by a trained voice coach
Orthotic Insoles	€40 every 2 years

Out-patient Benefits subject to excess

Outpatient excess per person	€125
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	€500
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€400
Public A&E Cover	€60 x 3 visits
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list ³
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
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



Members Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	Laser Eye Surgery
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.