

# Better Advantage ILH

## Table of Cover effective from 1<sup>st</sup> April 2024

You should read this table of cover along with the Tailored Health Plans membership handbook effective from April 2024, which you can find on [irishlifehealth.ie/more-info](http://irishlifehealth.ie/more-info). The hospitals and treatment centres covered on this plan are set out in List A in Part 12 of your Tailored Health Plans membership handbook.

| In Patient Benefits   |  |
|---|--|
| Hospital cover  |  |
| Consultants fees  | Covered  |
| Inpatient scans   | Covered  |
| Public Hospital   |  |
| Semi-private room   | Covered  |
| Private room  | Covered  |
| Day case  | Covered  |
| Private Hospital  |  |
| Semi-private room   | Covered subject to €100 excess (first two claims per member) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>   |
| Private room  | Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>   |
| Day case  | Covered subject to €50 excess per claim  |
| High-tech Hospital  |  |
| Semi-private room   | Covered (Beacon Only) subject to €100 excess (first two claims per member). Mater Private and Blackrock Clinic 60% cover.  |
| Private room  | Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% cover.  |
| Day case  | Covered subject to €50 excess per claim.   |
| Listed cardiac procedures <sup>1</sup>  | Covered (Beacon Only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim.   |
| Listed special procedures <sup>1</sup>  | Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> |
| Maternity   |  |
| Public hospital cover for maternity   | 3 nights accommodation in a private room   |
| Inpatient maternity consultant fees   | As per schedule of benefits for professional fees <sup>2</sup>   |
| Emergency Inpatient Treatment Abroad and related benefits                           |  |
| Hospital bill for inpatient treatment   | Covered up to €100,000   |
| Companion expenses (to remain with you or travel to you from Ireland or escort you) | €1,000   |
| Repatriation expenses   | Covered up to €1 million   |
| Nurse 24/7 International  | Covered  |
| 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  |  |
|---|--|
| <b>Oncotype DX</b>  | Covered  |
| <b>Health in the Home</b>   | Covered with our provider partner  |
| <b>Care Connect</b>   | Covered (refer to membership handbook)   |
| <b>EXOGEN therapy</b>   | Covered with our provider partner  |
| <b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b> | Up to €100 per day for up to a maximum of €1500 per calendar year  |
| <b>Gender Affirmation 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)   |
| <b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>                  | Covered  |

| Outpatient 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 |
| Minor Injury Clinic Cover  | 75% up to €400 per visit                                       |
| Minor Injury Clinic Cover (Pay & Claim)                          | 75% up to €400 per visit                                       |
| HPV Vaccine  | 50% up to €200 per policy year                                 |
| Convalescence benefits   | €26 x 14 days  |
| Cardiac Screening  | €50 contribution   |
| Flu Vaccine  | Covered up to €25 per policy year                              |
| Child sports club membership                                     | €30 per child 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                                     | €125   |
| Maximum amount of outpatient benefits per member per policy year | €4,000   |
| Consultant fees (non-maternity)                                  | €60 per visit  |
| GP Visits  | €20 per visit  |
| Public A&E cover   | €60 x 1 visit  |
| Medical and surgical appliances                                  | As per specified list <sup>3</sup>                             |
| Manual Lymph Drainage  | Up to €300   |
| Pathology: Cost of test  | 50% Cover  |
| Pathology: Consultant fees                                       | 50% per consultant fee   |
| Radiology: Cost of test  | 50% Cover  |
| Radiology: Consultant fees                                       | 50% per consultant fee   |
| MRI Scan: non approved centre                                    | Covered up to €250   |
| CT Scan: non approved centre                                     | Covered up to €250   |
| PET-CT Scan: non approved centre                                 | Covered up to €250   |

| Personalised Packages                             |
|---|
| Choice of 2 Personalised Packages from range of 8 |

| MEMBER BENEFITS   |                  |
|---|------------------|
| International Second Opinion Service  | Back up          |
| Laser Eye Surgery   | Health Screening |
| 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 01 562 5100.
- (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 01 562 5100.
- (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 01 562 5100.