

2 What you're covered for

Select More with Emergency Access pack

Effective from 1st April 2024



You should read this table of cover along with the Health Plans membership handbook effective from April 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 per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹ | Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹ |
| Private Room | Covered | Covered subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹ | Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹ |
| Day Case | Covered | Covered subject to €75 excess per claim | Covered in Beacon Only; subject to €75 excess per claim |
| Listed Cardiac Procedures ¹ | - | - | Covered in Beacon Only; subject to €150 excess per claim |
| Listed Special Procedures ¹ | - | - | Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹ |

Maternity

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| 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 |
| Early discharge maternity benefit | €300 cash benefit following 1 nights stay for delivery in a semi-private or private room subject to medical approval |
| Postnatal Domestic Support | 2 x 3 hour cleaning sessions |
| Welcome Home Food Hamper | Hamper and 30 minute phone consultation with a nutritionist |
| GentleBirth App | See handbook for details |

Emergency Inpatient Treatment Abroad and related benefits

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| 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 |



Elective overseas referral

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| Benefit abroad for surgical procedures that are not available in Ireland | Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland |
| Benefit abroad for surgical procedures that are available in Ireland | Yes - subject to level of cover available in Ireland |



Psychiatric Treatment

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| 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

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| 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) |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day up to a maximum of €1500 per calendar year |
| 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 |
| Public Hospital Levy | Levy no longer charged |
| 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

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|---|--|
| 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 | 70% up to €200 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit |
| HPV Vaccine | 50% up to €200 per policy year |
| Convalescence benefits | €30 x 16 days |

| | |
|-------------------------------------|---|
| Partner Benefit | €50 x 2 days travel, accommodation & child minding expenses |
| Breastfeeding Consultancy | €30 x 2 sessions |
| Health screen at any centre | Covered up to €100 per annum |
| Vasectomy (GP or Consultant) | Covered up to €360 |
| Antenatal Class | €30 towards an antenatal class |
| Maternity Mental Health Support | €40 x 5 sessions with Nurture |
| Paediatrician Benefit | €100 per child per annum |
| Child speech and language therapist | €30 x 10 visits |
| Child psychology | €30 x 10 visits |

Scans & X-Rays Pack

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| 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 ² |
| Radiology: cost of test | 50% Cover |
| Radiology: Consultant fees | 50% as per schedule of benefits for professional fees ² |

Emergency Access Pack

| | |
|------------------------|----------|
| 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 |

Out-patient Benefits subject to excess

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|--|------------------------------------|
| 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 ³ |
| Home Recovery Benefit | €80 x 10 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 |

Members Benefits

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|---|-------------------|
| 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.