

2 What you're covered for

me plan Level 1 with day-to-day 50

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 | 65% Cover | 35% Cover |
| Private Room | Covered | 45% Cover | 25% Cover |
| Day Case | Covered | 60% Cover | 35% Cover |
| Listed Cardiac Procedures ¹ | - | - | 35% Cover |
| Listed Special Procedures ¹ | - | - | 35% Cover |

Maternity

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|-------------------------------------|--|
| Public hospital cover for maternity | 3 nights accommodation |
| Home birth | Covered up to €400 |
| Inpatient maternity consultant fees | As per schedule of benefits for professional fees ² |
| 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

| | |
|---|--------------------------|
| Hospital bill for inpatient treatment | Covered up to €55,000 |
| 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

Benefit abroad for surgical procedures that are available in Ireland Yes - subject to level of cover available in Ireland

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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 |
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Psychiatric Treatment

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|--------------------------------|--|
| Not related to substance abuse | 150 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 |
| Healthy Minds | Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face |
| 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 |
| Medical ambulance costs | Covered (refer to Membership Handbook) |

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 |
| Antenatal Class | €30 towards an antenatal class |
| Convalescence benefits | €26 x 14 days |
| Maternity Mental Health Support | €40 x 5 sessions with Nurture |
| HPV Vaccine | 50% up to €200 per policy year |
| MRI Scan: approved centre | Covered |
| CT Scan: approved centre | Covered |
| PET-CT Scan: approved centre | Covered |

Out-patient Benefits subject to excess

| | |
|--|------------------------------------|
| Outpatient excess per person | €25 |
| Maximum amount of outpatient benefits per member per policy year | €4000 |
| GP Visits | €15 x 5 visits |
| Manual Lymph Drainage | €50 x 5 visits |
| Psycho-oncology Counselling | €40 x 5 visits |
| Emergency Dental Care | €450 |
| Consultant fees | €55 per visit |
| Home Recovery Benefit | €80 x 10 days |
| Public A&E Cover | €20 per annum |
| 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 | 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 |

Day to Day Benefits

Day to Day Benefits subject to excess

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|------------------------------|-------|
| Individual Day-to-day excess | €1 |
| Maximum limits per policy | €8000 |



Day to Day Practitioners

(Benefits can be pooled)

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|---------------------------------------|---------------------------|
| GP Visits | 50% up to €30 x 15 visits |
| Dentist Visits | 50% up to €25 x 8 visits |
| Physiotherapist or Physical therapist | 50% up to €25 x 10 visits |



Allied Health Professionals and Alternative Practitioners

| | |
|------------------------|--------------------------|
| Acupuncturist | 50% up to €25 x 8 visits |
| Chiropracist | 50% up to €25 x 8 visits |
| Chiropractor | 50% up to €25 x 8 visits |
| Dietician | 50% up to €25 x 8 visits |
| Homeopath | 50% up to €25 x 8 visits |
| Massage therapist | 50% up to €25 x 8 visits |
| Medical herbalist | 50% up to €25 x 8 visits |
| Occupational therapist | 50% up to €25 x 8 visits |
| Osteopath | 50% up to €25 x 8 visits |
| Reflexologist | 50% up to €25 x 8 visits |



Other Day-to-day Benefits

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|-------------------------------------|--|
| Consultant fees | 50% up to €70 per visit |
| Pre/Post natal medical expenses | 50% up to €250 |
| Hearing Test | 50% up to €25 x 1 visit |
| Prescriptions | 50% up to €25 per annum |
| Child speech and language therapist | 50% up to €25 x 8 visits |
| Child psychology | 50% up to €25 x 8 visits |
| Manual lymph drainage | 50% up to €25 x 8 visits |
| Psycho-oncology counselling | 50% up to €25 x 8 visits |
| Eye Test | 50% up to €25 x 1 visit |
| Health Screen | 50% up to €100 per annum |
| 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 |

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.



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 | |

All private or high-tech hospital claims will be capped at 66% of the total cost up to the benefit level listed on your table of cover, this includes outpatient scans and treatments.

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.