First Focus 500

 Table of Cover effective from June 12th 2018

 This table of cover must be read in conjunction with your member certificate and Health Plans

 membership handbook effective from June 2018. The hospitals and treatment centres covered on this

 plan are set out in List 2 in Part 12 of your Health Plans membership handbook.

IN PATIENT BENEFITS				
Hospital cover:				
Consultants fees (In selected hospitals only)	Covered			
Inpatient scans (In selected hospitals only)	Covered			
Public Hospital (In selected hospitals only)				
Semi-private room	Covered			
Private room	Covered			
Day case	Covered			
Private Hospitals (In selected hospitals only)				
Semi-private room	Covered subject to €500 excess; subject to a €2,000 co- payment on certain cardiac ¹ & orthopaedic procedures			
Private room	Covered subject to €500 excess; subject to a €2,000 co- payment on certain cardiac ¹ & orthopaedic procedures			
Day case	Covered subject to €150 excess; subject to a €2,000 co- payment on certain cardiac ¹ procedures			
High-tech Hospitals (In selected hospitals only)				
Semi-private room	Covered subject to €500 excess; subject to a €2,000 co- payment on certain cardiac ¹ & orthopaedic procedures			
Private room	Covered subject to €500 excess; subject to a €2,000 co- payment on certain cardiac ¹ & orthopaedic procedures			
Day case	Covered subject to €150 excess; subject to a €2,000 co- payment on certain cardiac ¹ procedures			
Maternity:				
Public hospital cover for maternity	3 nights accommodation			
Home births	€500			
Inpatient maternity consultant fees	€300			
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			
A&E abroad:				
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	Yes			
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 inpatient benefits:				
Oncotype DX	Covered			

Minor Injury Clinic Cover	70% cover up to €200	
Convalescence benefits	€30 x 16 days	
Public Hospital Levy	€80 x 10 nights (subject to €1 excess)	
Inpatient Support Benefit (for travel expenses when travelling more than 50km)	€50 x 10 visits (subject to €1 excess)	

OUT PATIENT BENEFITS – not subject to excess			
Nurse-on-call	Yes		
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.		
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		
HPV Vaccine	50% up to €200 per policy year		
Health screening	Covered up to €100 towards V02 Max Testing or Fertility Assessments or Sexual Health Screening once per policy year		
Public A & E cover	€120 x 1 visit		
Travel Vaccinations	€100 per annum		
Out-patient scan cover (in approved centres):			
PET-CT	Covered		
MRI	Covered		
СТ	Covered		
Medicall ambulance costs	Covered (refer to Membership Handbook)		

Individual outpatient excess		€200 per person excess		
Maximum amount of outpatient benefits per member per policy year		€5,000		
Home nursing		€40 x 20 days		
Medical and surgical appliances		As per specified list ²		
Psycho oncology counseling		€40 x 5 visits		
Manual lymph drainage		€50 x 5 visits		
Emergency dental care		€750		
Consultant fees		€60 per visit		
Pathology – cost of test		50% cover		
Pathology – consultant fees		50% as per schedule of benefits for professional fees ³		
Radiology – cost of test		50%		
Radiology – consultant fees		50% as per schedule of benefits for professional fees ³		
Scans				
MRI: non approved centre		Not covered		
CT: non approved centre		Not covered		
PET-CT: non approved centre		Not covered		
МЕМ	BER BENEFITS			
Back up	Smiles Dent	Smiles Dental Access Package		
International Second Opinion Service	Laser eye si	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 The list of cardiac procedures is available on <u>www.irishlifehealth.ie</u> or available on request by calling Irish Life Health on 1890 717 717. ² The medical and surgical appliances list is available on <u>www.irishlifehealth.ie</u> or available on request by calling Irish Life Health on 1890 717 717.				
³ The schedule of benefits is available on <u>www.irishlifehealth.ie</u> or available on request by calling Irish Life Health on 1890 717 717.				