Health Plan 13

Table of Cover effective from November 1st 2018

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from November 2018. 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		
Consultant 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 €125 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾	
Private Room	Semi-Private Rate subject to €125 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾	
Day Case	Covered subject to €125 excess per claim	
High Tech Hospital		
Semi Private Room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.	
Private Room	Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.	
Day Case	Covered subject to €125 excess per claim	
Listed Cardiac Procedures ⁽¹⁾	Covered subject to €125 excess per claim	
Listed Special Procedures ⁽¹⁾	Covered subject to €125 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾	
Materni	ty Benefits	
Public hospital cover for maternity	3 nights accommodation	
Grant-in-aid amount	Covered up to €3,450	
Home birth	Covered up to €3,450	
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ⁽²⁾	
Newborn free till next renewal	Yes	
Postnatal Domestic Support	2 x 3 hour cleaning sessions	
Postnatal Support	1 x 3 hour session with postnatal supporter	
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 3 hours with postnatal supporter	
Home Early Support following 2 nights stay in hospital	1 hour midwife and 2 x 3 hours with postnatal supporter	

Fertility treatment at Beacon CARE fertility Welcome Home Food Hamper Hamper and 30 minute phone consultation with a nutritionist GentleBirth App See handbook for details 6600 contribution single child & identical twins or €900 contribution on identical twins or €900 contribution on identical twins Breastfeeding consultancy €25 x 2 sessions Fartner benefit €50 x 2 days travel, accommodation & child minding expenses A&E Abroad Hospital bill for inpatient treatment Covered up to €100,000 Repatriation expenses Covered up to €1,000 Companion repatriation expenses Covered up to €1,000 Companion repatriation expenses Covered Elective Overseas Referral Benefit abroad for surgical procedures that are not procedure to treat the same condition in Ireland Benefit abroad for surgical procedures that are not procedure to treat the same condition in Ireland Benefit abroad for surgical procedures that are available in Ireland Psychiatric Treatment Not related to substance abuse 100 days (up to the level of Hospital Cover provided under your plan) Related to substance abuse 100 days (up to the level of Hospital Cover provided under your plan) Other Benefits Home nursing Octorype DX Covered Health in the Home Covered Health in the Home Covered Covered Health in the Home Covered Health in the Home Covered Covered Health in the Home Covered (Immediately following an inpatient stay of minimum stay of the process and th	Infertility benefit	50% cover up to a max of €750 for IVF, IUI, ICSI. Twice per lifetime.
Hamper and 30 minute phone consultation with a nutritionist GentleBirth App See handbook for details Cord blood stem cell preservation Efeastfeeding consultancy E75 x 2 sessions Partner benefit E50 x 2 days travel, accommodation & child minding expenses A8E Abroad Hospital bill for inpatient treatment Covered up to €100,000 Repatriation expenses Covered up to €100,000 Companion repatriation expenses Covered up to €1,000 Companion repatriation expenses Covered up to €1,000 Companion repatriation expenses Covered Elective Overseas Referral Benefit abroad for surgical procedures that are not available in Ireland Benefit abroad for surgical procedures that are available in Ireland Psychiatric Treatment Not related to substance abuse 91 days per 5 years (up to the level of Hospital Cover provided under your plan) Other Benefits Hamper and 30 minute phone consultation with a nutrition is defined as the fill and the provided under your plan) Other Benefit abroad for surgical procedures that are not available in Ireland Psychiatric Treatment Not related to substance abuse 100 days (up to the level of Hospital Cover provided under your plan) Other Benefits Home nursing Other Benefits Covered Health in the Home Covered Covered (limmediately following an inpatient stay) Minor Injury Clinic Cover 75% up to €400 per visit Convalescence benefits €40 x 14 days Covered Covered Covered Covered Covered (limmediately following an inpatient stay of minimum days) Parent accompanying child €40 x 14 days (not payable for the first 3 days) Parent accompanying child €40 x 14 days (not payable for the first 3 days) Parent accompanying child E40 x 14 days (not payable for the first 3 days) Parent accompanying child E40 x 14 days (not payable for the first 3 days) Parent accompanying child E40 x 14 days (not payable for the first 3 days) Parent accompanying child E40 x 14 days (not payable for the first 3 days) Parent accompanying child E40 x 14 days (not payable for the first 3 days)	Fertility treatment at Beacon CARE fertility	<u>'</u>
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Stress Management Line 365 days stress line	Genetic Testing: Test for specified genetic mutations	l
	Medicall ambulance costs	Covered (refer to Membership Handbook)
Employee assistance program Covered for 6 face to face follow up counselling sessions	Stress Management Line	365 days stress line
	Employee assistance program	Covered for 6 face to face follow up counselling sessions

Outpatient Benefits (not subject to excess)		
Nurse on call	Covered	
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.	
Antenatal Class	€50 towards an antenatal class, or, €50 contribution & 10% point of sale discount with GentleBirth Workshop	
Maternity Mental Health Support	€40 x 8 sessions with Nurture	
HPV Vaccine	50% up to €200 per policy year	
Vaccinations: Travel Only	€50 per year	
Vasectomy (GP only)	Covered up to €360	
Health screen at any centre	Covered up to €100 per annum	
MRI Scan: approved centre	Covered	
CT Scan: approved centre	Covered	
PET-CT Scan: approved centre	Covered	
AMH fertility test	€50 contribution	
Pre/post natal yoga & pilates	€20 x 2 visits	

Day-to-day Benefits (subject to excess)		
Individual Day-to-day excess	€1	
Maximum limits per policy	€4000	
Day-to-day Practitioners		
GP Visits	€35 x 7 visits	
Dentist Visits	€35 x 7 visits	
Physiotherapy visits	€35 x 7 visits	
Allied Health Professionals and Alternative Practitioners		
Acupuncturist	€35 x 7 combined visits	
Chiropodist	€35 x 7 combined visits	
Chiropractor	€35 x 7 combined visits	
Dietician	€35 x 7 combined visits	
Homeopath	€35 x 7 combined visits	
Massage therapist	€35 x 7 combined visits	
Medical herbalist	€35 x 7 combined visits	
Occupational therapist	€35 x 7 combined visits	
Osteopath	€35 x 7 combined visits	
Physical therapist	€35 x 7 combined visits	
Podiatrist	€35 x 7 combined visits	
Reflexologist	€35 x 7 combined visits	
Other Day-to-day Benefits		
Emergency dental care	Up to €250	
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
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1 visit
Prescriptions	50% up to €25 per annum
Child speech and language therapist	50% up to €30 x 8 visits
Child counselling	50% up to €30 x 8 visits
Manual lymph drainage	50% up to €25 x 8 visits
Medical and surgical appliances	As per specified list (subject to €200 excess) ⁽³⁾
Public A&E Cover	€66 x 2 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
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.

Member Benefits	
Back Up	International Second Opinion Service
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and all member benefits available to you	

Footnotes

- (1) All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.
- (2) The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.
- (3) The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.