

# Optimise Gold

## 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
<b>Public Hospital</b>	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
<b>Private Hospital</b>	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
<b>High Tech Hospital</b>	
Semi Private Room	Covered
Private Room	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day Case	Covered
Listed Cardiac Procedures <sup>(1)</sup>	Covered
Listed Special Procedures <sup>(1)</sup>	Covered
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,550
Home birth	Covered up to €3,550
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>(2)</sup>
Newborn free till next renewal	Yes
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Support	2 x 3 hour sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 4 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 3 x 3 hours with postnatal supporter
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Cord blood stem cell preservation	€600 contribution single child & identical twins or €900 contribution non identical twins

Breastfeeding consultancy	€30 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
<b>A&amp;E Abroad</b>	
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
<b>Elective Overseas Referral</b>	
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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
<b>Psychiatric Treatment</b>	
Not related to substance abuse	180 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)
<b>Other Benefits</b>	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Minor Injury Clinic Cover	75% up to €500 per visit
Convalescence benefits	€75 x 16 days
Child Home Nursing	€100 x 21 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
Post Operative Home Help	3 x 3 hour cleaning sessions
Alternative amount for Post Operative Home Help	€120
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)
Stress Management Line	365 days stress line

### Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Antenatal Class	€75 towards an antenatal class, or, €75 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations: Travel or Flu	€50 per year
Health screening	Full cover for Platinum Health Screening in an approved hi-tech or private hospital once per policy year

<b>MRI Scan: approved centre</b>	Covered
<b>CT Scan: approved centre</b>	Covered
<b>PET-CT Scan: approved centre</b>	Covered

### Outpatient Benefits (subject to excess)

<b>Outpatient excess per person</b>	€1
<b>Maximum amount of outpatient benefits per member per policy year</b>	€4000
<b>Manual Lymph Drainage</b>	€40 x 5 visits
<b>Psycho-oncology Counselling</b>	€40 x 5 visits
<b>Emergency Dental Care</b>	€450
<b>Consultant fees</b>	€100 per visit, unlimited
<b>Pre/Post natal medical expenses</b>	€400
<b>A&amp;E Cover (in choice of High Tech, Private and Public Hospitals)</b>	€100 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
<b>Home Nursing</b>	€40 x 20 days
<b>Medical and surgical appliances</b>	As per specified list <sup>(3)</sup>
<b>Pathology: Cost of test</b>	Covered
<b>Pathology: Consultant fees</b>	As per schedule of benefits for professional fees <sup>(2)</sup>
<b>Radiology: Cost of test</b>	Covered
<b>Radiology: Consultant fees</b>	As per schedule of benefits for professional fees <sup>(2)</sup>
<b>MRI Scan: non approved centre</b>	€350
<b>CT Scan: non approved centre</b>	€200
<b>PET-CT Scan: non approved centre</b>	Not covered on this plan

### Member Benefits

<b>Back Up</b>	<b>International Second Opinion Service</b>
<b>Laser Eye Surgery</b>	<b>Smiles Dental Access Package</b>
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 1890 717 717.
- (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 1890 717 717.
- (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 1890 717 717.