

# Health Plan 28

## Table of Cover effective from April 1st 2018

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from April 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 €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Private Room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered subject to €75 excess per claim
High Tech Hospital	
Semi Private Room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €75 excess per claim.
Private Room	Covered (Beacon only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €150 excess per claim.
Day Case	Covered subject to €75 excess per claim
Listed Cardiac Procedures <sup>(1)</sup>	Covered subject to €50 excess per claim
Listed Special Procedures <sup>(1)</sup>	Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>(2)</sup>
Newborn free till next renewal	Yes
Post Natal Home Help (PNHH)	Covered for up to 2 days domestic home help
Alternative amount for post natal home help	€120
Infertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Fertility treatment at Beacon CARE fertility	10% discount on listed procedures <sup>(1)</sup>
Doula Ireland	€200 discount (€120 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€600 contribution single child & identical twins or €900 contribution non identical twins

Breastfeeding consultancy	€25 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 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
International Second Opinion Service	Covered - refer to your Membership Handbook
<b>Psychiatric Treatment</b>	
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)
<b>Other Benefits</b>	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Minor Injury Clinic Cover	75% up to €400 per visit
Convalescence benefits	€30 x 14 days
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)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
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)
Medical and surgical appliances	As per specified list subject to €200 excess <sup>(3)</sup>
Home nursing	€40 x 20 days
Asthma care program (Asthma Care Ireland)	€45 Discount
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 <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
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
AMH fertility test	€50 contribution
Private ante-natal class	€50 contribution
Miscarriage counselling	€50 x 2 visits
Pre/post natal yoga & pilates	€20 x 2 visits
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

### Day-to-day Benefits (subject to excess)

Individual Day-to-day excess	€1
<b>Day-to-day Practitioners</b>	
GP Visits	€40 x 12 visits
Dentist Visits	€40 x 12 visits
Physiotherapy visits	€40 x 12 visits
<b>Alternative Practitioners</b>	
Dietician	€40 x 12 combined visits
Chiropodist	€40 x 12 combined visits
Physical therapist	€40 x 12 combined visits
Occupational therapist	€40 x 12 combined visits
Medical herbalist	€40 x 12 combined visits
Osteopath	€40 x 12 combined visits
Podiatrist	€40 x 12 combined visits
Chiropractor	€40 x 12 combined visits
Acupuncturist	€40 x 12 combined visits
Massage therapist	€40 x 12 combined visits
Homeopath	€40 x 12 combined visits
Reflexologist	€40 x 12 combined visits
<b>Other Day-to-day Benefits</b>	
Hearing Test	50% up to €25 x 1 visit
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
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
Clinical Psychologist	€25 x 10 visits
Consultant fees	50% up to €70 per visit
Public A&E Cover	€66 x 2 visits
Pre/Post natal medical expenses	50% up to €250
Manual lymph drainage	50% up to €25 x 8 visits
Emergency dental care	Up to €250
Psycho-oncology counselling	50% up to €25 x 8 visits

<b>Pathology: Consultant fees</b>	50% as per schedule of benefits for professional fees <sup>(2)</sup>
<b>Pathology: Cost of test</b>	50% Cover
<b>Radiology: Cost of test</b>	50% Cover
<b>Radiology: Consultant fees</b>	50% as per schedule of benefits for professional fees <sup>(2)</sup>
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.	

<b>Member Benefits</b>	
<b>Back Up</b>	<b>Health Screening</b>
<b>Laser Eye Surgery</b>	<b>Maternity Scans</b>
<b>Smiles Dental Access Package</b>	<b>U Mamma Maternity Treatments</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>	

<b>Footnotes</b>
<p>(1) All procedure lists are available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(2) The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(3) The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p>