Irish Life health

Best Ultimate Active ILH

Table of Cover effective from November 1st 2017

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from November 2017. The hospitals and treatment centres covered on this plan are set out in List A in part 12 of your Tailored Health Plans membership handbook.

In Patient Benefits	
Hospital cover	
Consultants 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 €2,000 co-payment on certain orthopaedic procedures[1]
Private room	Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures[1]
Day case	Covered
High-tech Hospital	
Semi-private room	Covered (Beacon Only). Mater Private and Blackrock Clinic 50% cover.
Private room	Covered (Beacon only) subject to €50 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day case	Covered
Listed cardiac procedures[1]	Covered
Listed special procedures[1]	Covered (Beacon Only). Mater Private and Blackrock Clinic subject to €50 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures[1]
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient maternity consultant fees	Covered up to €865
Infertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Newborn free till next renewal	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 Benefits	
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€26 x 14 days
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for up to a maximum of €1500 per calendar year
Medicall ambulance costs	Covered (refer to Membership Handbook)
Companion Expenses	€30 x 2 days

Employee assistance program	Covered for 6 face to face visits

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
International Second Opinion Service	Covered – refer to your Membership Handbook
Consultant fees (which leads to an elective procedure)	€100 per policy year
Flu vaccine	Fully covered with our provider partner
Child sports club membership	€30 per child per policy year
Cardiac Screening	€50 contribution
Child Safety Benefit	€100 contribution
Mindfulness course	€50 contribution
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
Outpatient Benefits (subject to excess)	
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€5000
Medical and surgical appliances	As per specified list[2]
Manual Lymph Drainage	Up to €250
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% per consultant fee
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% per consultant fee
MRI Scan: non approved centre	Covered up to €250
CT Scan: non approved centre	Covered up to €250
PET-CT Scan: non approved centre	Covered up to €250

Day-to-day Benefits (subject to excess)	
Individual Day-to-day excess	€1
Day to day practitioners	
GP visits	75% of each visit
Dentist visits	75% up to €300 per policy year
Physiotherapy visits	75% x 26 visits
Alternative Practitioners	
Podiatrist	50% x 13 combined visits
Reflexologist	50% x 13 combined visits
Nutritionist	50% x 13 combined visits

Dietician	50% x 13 combined visits
Massage Therapist	50% x 13 combined visits
Acupuncturist	50% x 13 combined visits
Osteopath	50% x 13 combined visits
Physical therapist	50% x 13 combined visits
Chiropractor	50% x 13 combined visits
Reiki practitioner	50% x 13 combined visits
Chiropodist	50% x 13 combined visits
Speech therapist	50% x 13 combined visits
Occupational therapist	50% x 13 combined visits
Orthoptist	50% x 13 combined visits
Homeopath	50% x 13 combined visits
Other Day-to-day Benefits	
Optical (eye test and/or glasses/lenses combined)	75% up to €150 per policy year
Prescriptions	€20 x 6 prescriptions
Clinical Psychologist	€25 x 10 visits
Consultant fees (non-maternity)	75% of each visit
Public A&E Cover	50% up to €50 per visit
Private A&E Cover	€50 x 1 visit
Hearing Test	50% up to €40 per policy year
Health screening & allergy testing	Up to €200 per policy year
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.	

Personalised Packages
Choice of 4 Personalised Packages from range of 8

MEMBER BENEFITS	
Allen Carr Smoking Cessation	Back up
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and more please visit the 'Member Benefits' section on www.irishlifehealth.ie	

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 medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.