



**Irish Life**  
health

# Better Ultra ILH

As a valued Irish Life Health member, you can enjoy peace of mind through access to public, private and high-tech hospitals. With your Irish Life Health plan, you can also claim on a wide range of everyday expenses such as GP, dentist and consultant fees. Take a look at some of the key benefits of your plan below.

## In-patient Benefits



### Hospital cover

Consultants fees	Covered
In-patient scans	Covered

### Public Hospital

Semi-private room	Covered
Private room	Covered
Day case	Covered

### Private Hospital

Semi-private room	Covered subject to €100 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €50 excess per claim

### High-tech Hospital

Semi-private room	Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private room	Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day case	Covered subject to €50 excess per claim.
Listed cardiac procedures <sup>1</sup>	90% Cover subject to €150 excess per claim

## In-patient Benefits



### Hospital cover

Listed special procedures <sup>1</sup>	Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
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### Maternity

Public hospital cover for maternity	3 nights' accommodation in a private room
In-patient maternity consultant fees	Covered up to €865
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
Medical ambulance costs	Covered (refer to Membership Handbook)
Employee Assistance Programme	Covered for 6 face to face visits



## Outpatient Benefits

### Outpatient Benefits (not subject to excess)

Nurse on call	Covered
Digital Doctor	Unlimited phone & digital consultation
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	€4,000
Consultant fees (non-maternity)	€60 per visit
Public A&E cover	€60 x 1 visit
Medical and surgical appliances	As per specified list <sup>2</sup>
Manual Lymph Drainage	Up to €300
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
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### Day to day practitioners

GP visits	50% of each visit
Dentist visits	50% up to €300 per policy year
Physiotherapy visits	50% x 26 visits

## Personalised Packages

A choice of 3 from a range of 8

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

### 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)	50% up to €150 per policy year
Consultant fees (non-maternity)	50% 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.

### 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](http://www.irishlifehealth.ie)

### 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 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.

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.

Information correct as of 1st December 2016.

Please note each Irish Life Health plan provides different levels of cover which may or may not suit your needs. Information relating to benefits, cover and member benefits contained in tables within this document is not conclusive. For full details on what's covered and what's not covered see the relevant Table of Cover and Tailored Health Plans Member Handbook.

Irish Life Health, P.O. Box 764, Togher, Cork  
1890 717 717 [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

Irish Life Health dac is regulated by the Central Bank of Ireland.

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## How do I claim?

You can claim for your day to day and outpatient expenses online.

Log into your member secure area on [irishlifehealth.ie](http://irishlifehealth.ie), upload a photo of your receipt and submit your details - it's that simple.

You can also send claims by post.

Please see your membership handbook for more detail.