

# Health Plan 16

Your health benefits at a glance



**Irish Life**  
health

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
Inpatient scans	Covered

### Public Hospital

Semi-private room	Covered
Private room	Covered
Day case	Covered

### Private Hospital

Semi-private room	€75 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Semi-private rate subject to €150 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	€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 €500 excess per claim.
Private room	Semi-private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day case	€75 excess per claim
Listed cardiac procedures <sup>1</sup>	€125 excess per claim
Listed special procedures <sup>1</sup>	€125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>



### Maternity

Public hospital cover for maternity	3 nights' accommodation
Grant-in-aid amount / home births	Covered up to €3,450

## In-patient Benefits



### Maternity (continued)

In-patient maternity consultant fees	As per schedule of benefits for professional fees <sup>1</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
Doula Ireland	€200 discount (€120 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
Breastfeeding Consultancy	€25 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses

### A&E abroad

Hospital bill for in-patient 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	Yes



### Elective overseas referral

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



## In-patient Benefits

### Psychiatric Treatment

Not related to substance abuse	100 days
Related to substance abuse	91 days per 5 years

### Other Benefits

Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€50 x 15 days
Child home nursing care	€100 x 14 days (following 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 for up to a maximum of €1500 per calendar year
Medical ambulance costs	Covered, if certified as being medically necessary
Home nursing	€40 x 20 days
Medical and surgical appliances	As per specified list <sup>1</sup> subject to €200 excess
Asthma care program (Asthma Care Ireland)	€45 discount
Stress management line	365 days stress line
Employee Assistance Programme	6 face to face follow up counselling sessions

## Outpatient Benefits

### Outpatient Benefits (not subject to excess)

Nurse-on-call	Yes
Digital Doctor	Unlimited phone & digital consultation.
Vaccinations	Travel vaccinations: €50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP only)	Covered up to €360

### Outpatient scan cover (in approved centres)

PET-CT	Covered
MRI	Covered
CT	Covered

## Day-to-day Benefits

### Day to day practitioners

GP visits	€25 x 7 visits
Dentist visits	€25 x 7 visits
Physiotherapy visits	€25 x 7 visits
Alternative practitioners <sup>2</sup>	€25 x 7 combined visits

### Other Day-to-day Benefits

Pre/Post-natal medical expenses	50% up to €250
Consultant fees	50% up to €70 per visit
Hearing test	50% up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1
Prescriptions	50% up to €25 per annum
Child and speech 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
Emergency dental care	Up to €250
Public A & E cover	€66 x 2 visits
Psycho-oncology counseling	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 <sup>1</sup>
Radiology - cost of test	50% cover
Radiology consultant fees	50% as per schedule of benefits for professional fees <sup>1</sup>

## Member Benefits

Smiles Dental Access Package	Health checks
Laser eye surgery at Optilase	4 D scans
Health Screening	Back up

For full details on the above and more please visit the 'Member Benefits' section on [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

Please refer to terms and conditions in the membership handbook, January 2017, and your Table of Cover.

## Footnotes

- (1) All procedure lists, medical and the surgical appliances list and the schedule of benefits are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or on request by calling Irish Life Health on 1890 717 717.
- (2) Alternative Practitioners include the following: Acupuncturist, Chiropodist, Chiropractor, Dietician, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Reflexologist.

The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your health plans membership handbook

## Digital Doctor

Available on all new and renewing plans from November 1st 2016

Information correct as of 1st January 2017.

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 Health Plans Member Handbook.

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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 in to 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.