



Irish Life
health

Kick-Off Plan ILH

As a member on this Plan, if you have your treatment carried out in a private or high tech hospital, Irish Life Health will pay up to a maximum of 66% of your total hospital treatment charge, not exceeding the total benefit listed on your table of cover.

In-patient Benefits



Hospital cover

Consultants fees (In selected hospitals only)	Covered
In-patient Scans (In selected hospitals only)	Covered
Public Hospital (In selected hospitals only)	
Semi-private room	Covered
Private room	Semi-private rate
Day case	Covered
Private Hospital (In selected hospitals only)	
Semi-private room	65% cover
Private room	65% of Semi-private rate
Day case	65% cover
High-tech Hospital (In selected hospitals only)	
Semi-private room	Not covered on this plan
Private room	Not covered on this plan
Day case	Not covered on this plan
Listed cardiac procedures ¹	Not covered on this plan
Listed special procedures ¹	Not covered on this plan



Maternity

Public hospital cover for maternity	Covered up to €385
In-patient maternity consultant fees	Covered up to €296
Newborn free till next renewal	Yes

In-patient Benefits



A&E Abroad

Hospital bill for in-patient treatment	Covered up to €100,000
Outpatient A&E abroad	50% up to €1,000
Additional costs arising from in-patient claim	€1,500
Additional costs arising from outpatient claim	€500
Repatriation expenses	Covered up to €1 million
Companion expenses (to remain with you or travel to you from Ireland or escort you)	€1,000
24 hour telephone assistance	Covered



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



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)

In-patient Benefits



Other Benefits

Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€26 x 14 days
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. See irishlifehealth.ie for further information
Physiotherapist or Physical therapist	€25 x 2 visits
Metabolic testing	Fully covered for a standard test with Health Matters
One hour teeth whitening	10% point of sale discount plus 10% contribution up to a max of €25
Retainers & fitted gum shields	€25 contribution
Sexual Health Screening - Simple 2 Test	Covered
Sexual Health Screening - HPV	Covered
Sexual Health Screening - Standard 6 Test	30% point of sale discount plus €40 contribution
Food intolerance test - 40 Food test	10% point of sale discount plus €41.50 contribution
Food intolerance test - 93 Food test	10% point of sale discount plus €40 contribution
Food intolerance test - 200 Food test	10% point of sale discount plus €46 contribution



Personalised Packages

A choice of 1 from a range of 2

Outpatient Benefits



Outpatient Benefits (subject to excess)

MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€2,500
Consultant fees (non-maternity)	€40 per visit
Public A&E cover	€60 per visit
Medical and surgical appliances	As per specified list ²
Pathology: Cost of test	€20 per test
Pathology: Consultant fees	€25 per consultant fee
Radiology: Cost of test	€20 per test
Radiology: Consultant fees	€25 per consultant fee
MRI Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
PET-CT Scan: non approved centre	Not covered on this plan

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.

The hospitals and treatment centres covered on this plan are set out in List C in part 12 of your Tailored Health Plans membership handbook.

Information correct as of 1st November 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 Tailored Health Plans Member Handbook.

Irish Life Health, P.O. Box 764, Togher, Cork
 1890 717 717 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, 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.