

# Kick-Off Upgrade ILH

## Table of Cover effective from November 1<sup>st</sup> 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 B in part 12 of your Tailored Health Plans membership handbook.

In Patient Benefits	
Hospital cover	
Consultants fees (In selected hospitals only)	Covered
Inpatient Scans (In selected hospitals only)	Covered
Public Hospital (In selected hospitals only)	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital (In selected hospitals only)	
Semi-private room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Semi-Private Rate subject to €150 excess per claim 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 (In selected hospitals only)	
Semi-private room	Covered (Beacon Only) subject to €150 excess per claim.
Private room	Semi-Private Rate (Beacon only) subject to €150 excess per claim.
Day case	Covered in Beacon Only; subject to €50 excess per claim
Listed cardiac procedures <sup>1</sup>	Not covered on this plan
Listed special procedures <sup>1</sup>	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient maternity consultant fees	Covered up to €865
Newborn free till next renewal	Yes
A&E Abroad	
Hospital bill for inpatient treatment	Covered up to €100,000
Out-patient A&E abroad	50% up to €1,000
Additional costs arising from in-patient claim	€1,500
Additional costs arising from out-patient 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

<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Psychiatric Treatment</b>	
<b>Not related to substance abuse</b>	100 days (up to the level of Hospital Cover provided under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
<b>Other Benefits</b>	
<b>Health in the Home</b>	Covered (Immediately following an inpatient stay)
<b>Convalescence benefits</b>	€26 x 14 days
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day for up to a maximum of €1500 per calendar year
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)
<b>Employee assistance program</b>	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.
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 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
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
GP Visits	€20 per visit
Public A&E cover	€60 per visit
Medical and surgical appliances	As per specified list <sup>2</sup>
Manual Lymph Drainage	Up to €300
Emergency Dental Care	Covered up to €350
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

Personalised Packages
Choice of 1 Personalised Package from range of 2

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.