

4D Health 1

Table of Cover effective from November 1st 2019

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from November 2019. 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 €200 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ₁
Private room	Semi-Private Rate subject to €200 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ₁
Day case	Covered subject to €75 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €200 excess per claim
Private room	Semi-Private Rate (Beacon only) subject to €200 excess per claim
Day case	Covered subject to €75 excess per claim
Listed cardiac procedures ₁	Covered subject to €200 excess per claim
Listed special procedures ₁	Covered subject to €200 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ₁
Maternity	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Out-patient maternity consultant fees	€300
Home birth	Covered up to €4,000
A&E abroad	
Hospital bill for inpatient 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
Psychiatric treatment	

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

Other inpatient benefits	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Post Operative Home Help	2 x 3 hour cleaning sessions
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)
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
Gender reassignment benefit	50% up to €10,000 per lifetime
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Medical ambulance costs	Covered (refer to Membership Handbook)

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Minor Injury Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (HSE)	70% up to €200 per visit
HPV Vaccine	50% up to €200 per policy year
Nutrition Recovery Benefit	€50 contribution
Health screening & allergy testing	Up to €100 per policy year
Out-patient scan cover (in approved centres)	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	€125
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	€60 per visit
GP Visits	€20 per visit
Physiotherapy visits	Up to €30 x 7 visits

Public A & E cover	50% up to €50 per visit
Acupuncturist	€30 x 7 combined
Chiropodist Visits	€30 x 7 combined
Chiropractor	€30 x 7 combined
Dietician Visits	€30 x 7 combined
Homeopath	€30 x 7 combined
Massage therapist	€30 x 7 combined
Nutritionist Visits	€30 x 7 combined
Occupational therapist Visits	€30 x 7 combined
Orthoptist Visits	€30 x 7 combined
Osteopath	€30 x 7 combined
Physical therapist Visits	€30 x 7 combined
Podiatrist Visits	€30 x 7 combined
Reflexologist	€30 x 7 combined
Reiki practitioner	€30 x 7 combined
Speech Therapist	€30 x 7 combined
Hearing test	Up to €25 x 1
Psycho-oncology counseling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home nursing	€40 x 20 days
Emergency dental care	Up to €250
Medical and surgical appliances	As per specified list ₃ (subject to €200 per person excess)
Pathology-cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees ₂
Radiology - cost of test	50% Covered
Radiology consultant fees	50% As per schedule of benefits for professional fees ₂

Personalised Packages

Choice of 1 Personalised Package from range of 7

MEMBER BENEFITS

International Second Opinion Service

Back Up

Laser Eye Surgery

Smiles Dental Access Package

For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of 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 schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

(3) 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.