

Your Comparison

	Irish Life Health Health Plan 07	
--	---------------------------------------------------------------------	--

Prices per Annum

Date current version of plan commenced	01-11-2017
Adult	€1,811.00
Child1	€ 551.30
Child2	€ 551.30
Child3	€ 551.30
Child4	€118.40
Young Adult	€905.30
Newborn	€0.00

In Patient

Private Patient in a multi-occupancy (which may include semi-private) room in a public hospital and day case.	Covered
Public Hospital Private Room	Covered
Private Hospital Semi Private Room	Covered with €75 excess per claim; €1,500 co-payment on certain orthopaedic procedures
Private Hospital Private Room	Semi-private rate with €75 excess per claim; €1,500 co-payment on certain orthopaedic procedures
The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Cardiac Procedures	Covered with €75 excess per claim
The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Special Procedures	Covered with €75 excess per claim; €1,500 co-payment on certain orthopaedic procedures
The Blackrock Clinic, the Mater Private and the Beacon Hospital procedures other than Cardiac and Special	Semi-Private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 45% semi-private; 35% private; €1,500 co-payment on certain orthopaedic procedures; €500 excess per claim
Day Case Private Hospitals	Covered with €75 excess per claim
Day Case The Blackrock Clinic, the Mater Private and the Beacon Hospital	Covered with €100 Excess per claim
Convalescence	€50 x 14
Cancer Support Benefit	€100 x 15

Maternity

Hospital Costs Up To 3 Nights	Full Cover
Home Births	€3,450
Delivery Consultant Fees	Covered up to agreed charges incurred on day of delivery for participating consultants
Out Patient Maternity Consultant Care	Se pre/post natal care
Post Natal Home Help	Covered up to 2 days domestic home help
Alternative Amount To Post Natal Home Help	€120 (if service not available in your area)

Post Natal Home Nursing	Not covered
Child Home Nursing	€100 x 14 following inpatient stay of 5 days
Pre Post Natal Care	50% up to €250; €50 excess
Child Healthcare Benefit	Child Counselling 50% up to €30 x 8, €50 excess
Parent Accompanying Child	€40 x 14 not incl. first 3 days
Partner Benefit	€50 x 2
Breastfeeding Consultancy	€25 x 2
Other Maternity Benefits	€200 discount for Doula services plus an additional €120 contribution if not availing of post natal home help; Discount off cord blood stem cell preservation

Out-patient Benefits

Individual Excess	€50
Family Excess	€50 per member
Consultant Fees	50% up to €70 per visits
GP Visits	50% up to €30 x 25; Vasectomy cover (GP only) up to €360. Digital Doctor Service - unlimited consultations by phone or online video
Physiotherapist	50% up to €30 x 25; "Back-Up" treatment programme of 8 sessions, twice a year. Once off fee of €50 to customer
Emergency Dental Care	€300
Non Emergency Dental	50% up to €30 x 25
Home Nursing	€40 x 20; Health in the Home - Home Nursing after a stay in hospital
A & E Charge	€66 x 2 (Applies to A&E in Public Hospitals Only); Affidea Minor Injury centre - €50 point of sale discount on initial consultations.
Alternative Medicines Acupuncture Chiropractor Osteopath	50% up to €30 x 25 combined with all listed practitioners
Dietician Occupational Therapist Chiropodist Speech Therapist	50% up to €30 x 25 combined visits with the benefit above

Psycho Onchology Counselling	50% up to €25 x 8
Manual Lymph Drainage	50% up to €25 x 8
Hearing Test	50% up to €25 x 1
Optical	50% up to €25 x 1
Prescription Costs	50% up to €25 x 1
Employee assistance programme	Telephone stress line 6 face-to-face follow-up counselling sessions
Other Day To Day Practitioners	Massage Therapist, Medical Herbalist, Podiatrist, Reflexologist, Physical Therapist covered under alternative practitioners benefit
Child Speech And Language Therapy	50% up to €30 x 8
Travel Vaccinations	€50, no excess
Out Patient Policy Limit	€4,000

Out-patient Radiology

Approved Centres	MRI, CT and PET-CT Covered, not subject to outpatient excess
Non Approved Centres	Not covered
Radiology Consultants Fees	50% covered as per schedule of benefits for professional fees; €50 excess
Radiology Test Fees	50% covered; €50 excess
Health Screening	€100 per annum; no excess. Ocotype DX covered, no excess

Overseas

Benefit Abroad For Surgical Procedures Available In Ireland	Covered
Benefit Abroad For Surgical Procedures Not Available In Ireland	Covered
Hospital Bill	€100,000
Repatriation Expenses	€1,000,000
Companion Repatriation Expenses	€1,000
24 Hour Telephone Assistance	Covered

Expenses For Companion

€1,000

Psychiatric Cover

In Patient Psychiatric Non Alcohol Drug	100 days
In Patient Psychiatric Alcohol Related	91 days per 5 years
Out Patient Psychiatric Care	Child Counselling 50% up to €30 x 8; €50 excess

Hospital lists
