

Student Health Guard

Table of Cover effective from October 1st 2020

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from October 2020. 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.

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	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
Inpatient maternity consultant fees	Covered up to €296
Emergency Inpatient Treatment Abroad and related benefits	
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
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 for your listed hospitals)

Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
Other Benefits	
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€50 x 14 days
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)

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Minor Injury Clinic Cover	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
HPV Vaccine	50% up to €200 per policy year
Physiotherapist or Physical therapist	€25 x 1 visit
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
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	€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

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 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 medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

All private or high-tech hospital claims will be capped at 66% of the total cost up to the benefit level listed on your table of cover, this includes outpatient scans and treatments.