

Irish Life Health Waiting Periods

A waiting period is the amount of time that must pass before you will be covered under your plan or before you will be covered to the level of cover available under your plan. Previous foreign health insurance coverage is not taken into account for waiting periods. There are a number of different types of waiting periods:

- > Initial waiting periods
- > Pre-existing condition waiting periods
- > Upgrade waiting periods

Initial Waiting Periods

Initial waiting periods apply when you take out health insurance for the first time or when you take out health insurance after your health insurance has lapsed for more than 13 weeks. You will not be covered during your initial waiting period.

Initial waiting periods do not apply in the following circumstances:

- > To claims made in respect of children who have been added to your policy within 13 weeks of the date of their birth
- > To claims made in respect of adopted children who have been added to your policy within 13 weeks of the date of their adoption
- > To claims in respect of medically necessary treatment provided as a result of an accident or injury which occurred while that person was named as an insured person.

The table below sets out the initial waiting periods applied by Irish Life Health. These waiting periods will apply from the date you took out health insurance with Irish Life Health or another insurer for the first time, or, from the date you took out health insurance with Irish Life Health or another insurer after your health insurance had lapsed for more than 13 weeks.

Initial Waiting Periods		
Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits EXOGEN therapy Gender Affirmation Benefit Gender Affirmation Support Benefit Genetic Testing for Cancer Treatment Options – Foundation One CDx Medical Ambulance Cost Health In the Home Care Connect Hormone Replacement Therapy for Gender Dysphoria PET CT Scans Oncotype Dx	26 weeks	
Maternity in-patient benefits Home birth Grant in aid Fertility benefit: IVF, ICSI, IUI Egg Freezing Sperm Freezing	52 weeks	
All Day-to-Day Benefits Genetic Testing: Initial consultation Genetic Testing: Test for specified genetic mutations Alternative amount for Post-Operative Home Help Home Nursing In-patient Support Benefit Convalescence Benefit Parent Accompanying Child Parent Accompanying Child (no minimum stay) Cancer Support Benefit	None	26 weeks
Medical & Surgical Appliances Out-patient Benefits (excluding Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI and Convalescence Benefit) Personalised Package/Extra Benefits (excluding Home birth grant in aid, Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI) Healthy Minds Mental Health Guide Companion expenses Irish Life Health ExpressCare Clinic Cover Minor Injury Clinic Cover (Pay & Claim)	None	
Child Home Nursing	None	N/A

Irish Life Health Waiting Periods

Pre-existing Condition Waiting Periods

Where you make a claim which relates to a pre-existing condition, a pre-existing condition waiting period will apply. A pre-existing condition is an ailment, illness or condition, the signs or symptoms of which existed at any time in the six months before you took out health insurance for the first time or before you took out health insurance after your health insurance had lapsed for more than 13 weeks.

You will not be covered for a pre-existing condition during your pre-existing condition waiting period. Our medical advisers will decide whether your claim relates to a pre-existing condition. Their decision is final.

Pre-existing condition waiting periods do not apply in the following circumstances:

- > To claims made in respect of children who have been added to your policy within 13 weeks of the date of their birth
- > To claims made in respect of adopted children who have been added to your policy within 13 weeks of the date of their adoption.

The following table sets out the pre-existing condition waiting periods applied by Irish Life Health. These waiting periods will apply from the date you took out health insurance for the first time (with Irish Life Health or another insurer), or from the date you took out health insurance (with Irish Life Health or another insurer) after your health insurance had lapsed for more than 13 weeks.

Pre-Existing Condition Waiting Periods		
Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits Gender Affirmation Benefit Gender Affirmation Support Benefit Genetic Testing for Cancer Treatment Options – Foundation One CDx Hormone Replacement Therapy for Gender Dysphoria PET-CT Scans Health In the Home Care Connect		5 years
Maternity in-patient benefits Home birth Grant in aid Fertility benefit: IVF, ICSI, IUI Egg Freezing Sperm Freezing		52 weeks
All Day to Day Benefits Out-patient Benefits (excluding Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI and Convalescence Benefit) Personalised Package/Extra Benefits (excluding Home birth grant in aid, Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI) Genetic Testing: Initial consultation Genetic Testing: Test for specified genetic mutations Healthy Minds Mental Health Guide Medical Ambulance Cost Medical & Surgical Appliances Companion expenses Convalescence Benefit Child Home Nursing Home Nursing Alternative amount for post operative home help Oncotype Dx Parent Accompanying Child Parent Accompanying Child (no minimum stay) In-patient Support Benefit Cancer Support Benefit Irish Life Health ExpressCare Clinic Cover Minor Injury Clinic Cover (Pay & Claim)		None

Irish Life Health Waiting Periods

Upgrade Waiting Periods

An upgrade waiting period will apply when you upgrade your cover (i.e. you purchase a plan with higher cover or additional benefits compared to your previous plan). This may happen if you change your plan with us or when coming to Irish Life Health from another health insurer. We will apply an upgrade waiting period to claims where your treatment relates to a pre-existing condition. Where an upgrade waiting period applies, we will cover you up to the level that was available under the benefit that you are claiming of your previous plan. Where the benefit you are claiming was not available on your previous plan, you will not be covered.

A pre-existing condition is any ailment, illness or condition that, on the basis of medical advice, the signs or symptoms of which existed at any time in the period of six months ending on the day on which

- > you took out health insurance for the first time
- > or you took out health insurance after your health insurance had lapsed for more than 13 weeks
- > or you upgraded your cover to a plan with higher cover for one or more benefits.

In these circumstances, you will be covered up to the level of cover that was available on the plan that you previously held before upgrading your cover.

Please see the upgrade waiting period table below for the details of upgrade waiting periods by benefit type. Our medical advisers will determine when your ailment, illness or condition commenced. Their decision is final.

The table below sets out the upgrade waiting periods applied by Irish Life Health. These waiting periods will apply from the date you upgraded.

Upgrade Waiting Periods		
Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits Gender Affirmation Benefit Gender Affirmation Support Benefit Genetic Testing for Cancer Treatment Options – Foundation One CDx Medical Ambulance Cost Health In the Home Care Connect Hormone Replacement Therapy for Gender Dysphoria PET CT Scans	2 years	
Maternity in-patient benefits Home birth Grant in aid Fertility benefit: IVF, ICSI, IUI Egg Freezing Sperm Freezing	52 weeks	
Alternative amount for post-operative home help Oncotype Dx Home Nursing In-patient Support Benefit Convalescence Benefit Parent Accompanying Child Parent Accompanying Child (no minimum stay) Cancer Support Benefit Medical & Surgical Appliances	None	52 weeks
All Day to Day Benefits Genetic Testing: Initial consultation Genetic Testing: Test for specified genetic mutations	None	26 weeks
Out-patient Benefits (excluding Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI and Convalescence Benefit) Personalised Package/Extra Benefits (excluding Home birth grant in aid, Egg Freezing, Sperm Freezing and Fertility Benefit: IVF, ICSI, IUI) Companion expenses Healthy Minds Mental Health Guide Irish Life Health ExpressCare Clinic Cover Minor Injury Clinic Cover (Pay & Claim)	None	
Child Home Nursing	None	N/A

These waiting periods are subject to change and are correct as at 1 January 2026. Terms and Conditions apply.