



Irish Life
health



The Parenting Path

Getting Pregnant

Welcome to the Family

Here's a secret nobody ever tells you. No one ever masters parenting. It's a life changing journey of discovery for you and your child. You will be amazed at what you're capable of and Irish Life Health can help you access the support you need for whatever stage you're at on your parenting journey. What makes us different is that our support doesn't end when you leave the hospital. Our maternity and planning benefits go above and beyond to help you thrive rather than just survive your first year as a parent.

The very beginning

If you're just embarking on your parenting journey you may be wondering about health insurance. Do you need it? What should you be looking for? If you have it, what are you covered for?

- You might be worried about the expense of semi-private and private care
- You could be concerned about possible fertility issues
- You may wonder what you're covered for and how to switch plans to get the very best cover available

We know that there is a lot to think about when planning your family's future. We also know that starting is often the hardest part – which is why we've created this step-by-step handbook. So let's walk through it all together.



Not a member yet?
Visit us on irishlifehealth.ie
or call us on 01 5625100

Helping you on your journey

This handbook will guide you through the following steps...



1 Planning Benefits

In Ireland, you can expect some of the best maternity healthcare available. The different maternity care options available to expectant parents can be difficult to understand - even for a seasoned professional. If it's your first time looking at all the possibilities then you may well need a helping hand.



You can check if a particular benefit is available on your plan by visiting Irishlifehealth.ie/the-parenting-path/maternity-benefits & search by your plan name.



[^]Some benefits must be carried out by registered practitioners – see your Membership Handbook for relevant bodies.



Not all benefits are available on all plans. The maximum amount that we will contribute or you can claim back on specific benefits is set out in your Table of Cover.

Benefits	Benefit Detail	Type of Benefit
Fitness Wearables	With this benefit you can get a contribution towards the cost of a fitness wearable. The type of device is outlined in your Table of Cover.	Out-patient
Sports Club / Gym Membership/ Classes	Under this benefit you can claim a contribution towards the cost of your annual subscription to a gym or the following sports clubs: GAA, AAI, FAI, IRFU; or children's dance, karate or swimming classes.	Out-patient/ Personalised Package
Health screen at any centre	Under this benefit you can claim back some of the costs of a health screen where it is carried out by a qualified practitioner. [^]	Out-patient
Health screening	This benefit allows you to claim back some of the costs of VO2 max testing, fertility assessment (anti-mullerian hormone testing or semen analysis only) or sexual health screening.	Out-patient
Smear testing	With this benefit you can claim a contribution towards the cost of an annual smear test with your GP or health nurse.	Personalised Package
Smoking cessation	This benefit gives you a point of sale discount on the Allen Carr's Easyway smoking cessation programme.	Member Benefit
Acupuncturist	You can claim contributions towards the cost of attending an acupuncturist [^] under this benefit.	Out-patient / Personalised Package
Dietician or nutritionist consultation	Under this benefit you can claim a contribution from us towards the cost of attending a nutritionist [^] or a dietician [^] consultation.	Out-patient / Personalised Package
Sexual health screening	Under this benefit you can claim back some of the costs of sexual health screening carried out by a GP or in a fully accredited medical centre.	Out-patient
Digital Doctor	As a member of Irish Life Health you have unlimited online & phone GP consultations provided by Medical Solutions UK Limited. You can speak to a GP anytime day or night over the phone, or if you would prefer a face-to-face consultation, the online video service is available 08:00 to 22:00, Monday to Friday (excluding bank holidays), 08:00 to 20:00 on Saturdays and 10:00 to 18:00 on Sundays.	Out-patient



2 Getting Pregnant

We're here to help you as you take your first steps along the parenting path. When you're trying for a family, you never know how long it's going to take or what unexpected obstacles you might encounter along the way. That's why on certain plans, we contribute towards the cost of fertility treatments, tests and screenings.

Guide to Fertility

If you are under 35 and you have been trying to get pregnant for one year without contraception, or if you are over 35 and you have been trying for six months*, you might want to consider trying these next steps:



* Source: Dublin Well Woman Centre

Fertility Benefits

Did you know that approximately 15% of couples in Ireland* deal with fertility issues? If you are affected by, or have concerns about infertility, then Irish Life Health has a range of benefits available to help.



BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
His & Hers Fertility Screening tests	Under this benefit you can claim a contribution towards the cost of His & Hers Fertility Screening tests.	Personalised Package
AMH (egg count) test	This benefit allows you to claim a contribution towards the cost of an antimullerian hormone test.	Out-patient/ Personalised Package
IVF, IUI, ICSI Infertility benefit	With this benefit you can claim contributions towards the cost of Intra Uterine Insemination (IUI), In Vitro Fertilisation (IVF) and Intra Cytoplasmic Sperm Injection (ICSI) treatment.	Other Maternity Benefits/ Personalised Package
Fertility treatment at Beacon CARE Fertility	This benefit gives you a 10% point of sale discount at Beacon CARE Fertility on the costs of the fertility treatments listed in the Beacon CARE Fertility list of discounted treatments.	Other Maternity Benefits/ Personalised Package
International Second Opinion – Fertility	As a member of Irish Life Health you have unlimited access to our International Second Opinion Service. This benefit offers an independent review of your diagnosis and treatment plan from one of a range of leading medical centres around the world.	Out-patient/Member Benefit
Maternity Mental Health Support	This benefit gives you a point of sale discount on holistic pre and postnatal treatments at the UMamma Sanctuary.	Out-patient/ Personalised Package

* Source: Infertility and Its Treatments - A Review of Psycho-social Issues - The Women's Health Council





3 Maternity Care Options

In Ireland, you can expect some of the best maternity healthcare available. The different maternity care options available to expectant parents can be difficult to understand - even for a seasoned professional. If it's your first time looking at all the possibilities then you may well need a helping hand.

Ireland's three-tier system






The three-tier system refers to the three main maternity options available in Ireland – public, semi-private and private care. But what are the benefits and costs of each one?



The majority of health insurance plans also cover you for cash back or contributions towards your consultant fees and a host of pre & postnatal benefits.



Having health insurance means we pay for your accommodation should you decide to go semi-private or private.

		PRIVATE	SEMI PRIVATE	PUBLIC
	Antenatal	Private consultant during pregnancy. Increased scans and visits.	Dedicated consultant's team Shorter waiting time per visit than public care.	Longer wait times. Fewer scans.
	Birth	Your obstetrician is usually present at the birth.	Registrar or midwife led. Access to a dedicated obstetrician or a member of his / her team if complications arise.	Midwife-led birth. Access to hospital obstetrician if complications arise.
	Postnatal	Private room	Semi-private ward	Public ward
	You Pay	Approx 2-5K	Approx 900-3K	Free service
	We Pay	Private room at private or semi-private rate. Contributions towards consultant fees and other pre & postnatal benefits.	Semi-private room covered. Contributions towards consultant fees and other pre & postnatal benefits.	Contributions towards pre & postnatal benefits, dependant on plan.

Good to know:

- The number of visits and scans depends on your chosen hospital's policy.
- Some of the maternity care options are hospital dependant.
- Private and semi-private rooms are subject to availability.
- Semi-private wards hold 4 – 6 beds.
- If you don't have health insurance and you decide you want to go semi-private or private, you will need to pay for the price of your accommodation yourself.
- The price of a private room per night starts from €800 to €1,000. The price of a semi-private room per night starts from €659 to €813.

Maternity waiting period

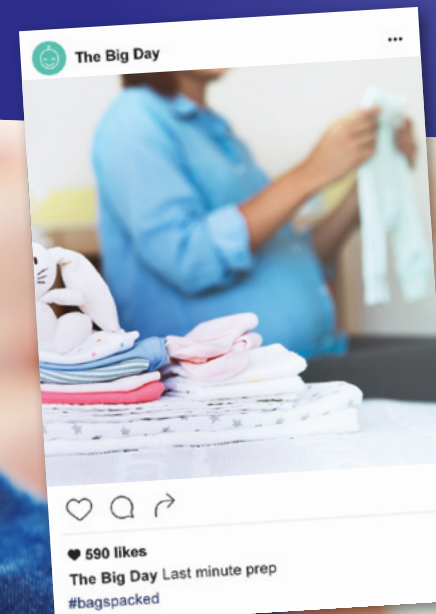


What is a maternity waiting period and why is it important?

A waiting period is the amount of time that must pass before you will be covered for maternity benefits under your plan. Once you've had health insurance for more than one year, with any provider and without a break in cover of more than 13 weeks, you are fully covered.



Irish Life Health offers cover for your hospital costs for up to 3 nights where you are admitted to a public hospital. Caesarean section deliveries are covered under your in-patient benefits.



* Source: Infertility and Its Treatments - A Review of Psycho-social Issues - The Women's Health Council



4 Alternative Care Options

But your options don't stop there. Outside of the main three-tier system there are various alternative care options. Many of these are dependent on a low-risk pregnancy, and not all hospitals offer them – but it is worth asking your GP if you are interested in learning more.



Irish Life Health offers cover for your hospital costs for up to 3 nights where you are admitted to a public hospital. Caesarean section deliveries are covered under your in-patient benefits.

		DOMINO AND COMMUNITY MIDWIVES	MIDWIFERY-LED UNIT	HOME BIRTH
	Antenatal	Combined care with your GP.	The team of hospital midwives look after your entire pregnancy.	Eligibility dependent - discuss with your GP & local maternity hospital.
	Birth	You have your baby in hospital with a community midwife caring for you, then transfer home within 6-12 hours.	The team of hospital midwives look after your birth.	If you choose to have a home birth, the birth will be carried out by the Self Employed Community Midwife (SECM), in your own home.
	Postnatal	Regular visits from your local midwife for the first seven days.	The team of hospital midwives look after your postnatal care.	Regular visits from your designated SECM for the first seven days.
	You Pay	Free of charge	Free of charge	Free of charge unless using private SECM outside HSE terms.
	We Pay	N/A	N/A	Contributions dependent on plan. See your Table of Cover for more information.

Good to know:

- Only some hospitals offer these services in specific catchment areas.
- Midwifery-Led Units - MLU's are currently available in Cavan and Louth only.
- Eligibility for a home birth will be made in conjunction with your GP and your local maternity hospital.
- The Health Service Executive (HSE) has a National Home Birth Service for eligible expectant mothers who wish to have a home birth under the care of a self-employed community midwife (SECM).



5 Additional Supports

Looking after mum

We know that during and after pregnancy the little things can make all the difference, which is why we've researched the very best services on offer.

Maternity Mental Health Support



Irish Life Health have teamed up with Nurture who are experts in the field of maternal mental health. Irish Life Health offer contributions towards the cost of counselling sessions provided by Nurture for fertility, antenatal & postnatal depression and miscarriage support. If this benefit is available on your plan the contribution and number of sessions included will be set out in your Table of Cover.



To access this benefit you must contact GentleBirth directly on gentlebirth.com. You will be asked to register and download the GentleBirth App.

GentleBirth App



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6 Next Steps

If you decide to carry on this journey and do get pregnant, then Irish Life Health will continue to support you every step of the way.

In our second handbook 'We're Expecting' we give you all the information you need to know about the benefits and supports available to you as you move through the next steps in your journey - The Big Day, Coming Home and The First 12 Months.

Below you can see some examples of the great benefits included.



Home Early Support

After the birth, if you decide that all you want is your own bed and you decide to leave the hospital early, we will go further than any other insurer to provide you with a valuable and experienced support system when you get home.

With the Home Early Support benefit you can claim support from a midwife and a postnatal supporter (Doula) in your own home following a one or two night's stay in hospital in a private or semi-private room.

Postnatal Supporter

To help with the transition to parenthood, this benefit provides you with visits from a postnatal supporter (Doula) in the care of your own home after you leave hospital. They provide you with gentle and caring support to help your emotional and physical recovery, and even a few hours break if needed. This benefit is provided by DoulaCare Ireland.



Postnatal Domestic Support

With this benefit, a postnatal domestic supporter will help you to take care of the day-to-day household chores, allowing you to spend valuable time to bond with your new baby. Provided in partnership with myhomecare, ie they will help with tasks such as cleaning, ironing, preparing meals and shopping.



Welcome Home Food Hamper

Nourishing your body after having a baby is very important. This benefit allows you to claim a Welcome Home Food Hamper designed by the nutritionists at Gourmet Fuel.

The hamper includes a choice of five healthy dinners, lunches and snacks delivered nationwide. In addition, there is a 30-minute phone consultation with a qualified nutritionist to discuss nutritional needs post pregnancy.



Whatever stage of the parenting journey you are at – from first thoughts to first steps – Irish Life Health are here for you.

To find out more about our benefits or to get in touch simply call 01 5625100 or visit [irishlifehealth.ie/the-parenting-path](https://www.irishlifehealth.ie/the-parenting-path).

Welcome to the family!



Download our
'We're Expecting'
handbook to navigate
the next steps...

