



Irish Life
health



The Parenting Path

We're Expecting!

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Congratulations! This is wonderful news, and naturally, you might be wondering what to do next. From talking to your GP to picking out names it can be a whirlwind of responsibilities and considerations. You'll also want to decide on what maternity care option suits you best.

To help make things a little easier for you, our plans have cover towards some of the costs of antenatal consultant fees and your inpatient hospital stay. We also will help prepare you for what's ahead, with many of our plans giving cover towards prenatal benefits and all of our hospital plans giving access to the GentleBirth App. This app combines birth science, brain training and technology to empower a positive pregnancy and support your birth preparation.



Helping you on your journey

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



We've got you covered

Parenting is one journey that never ends – we're all parents in progress.

What makes Irish Life Health different is that our support doesn't end when you leave hospital. We know that becoming a parent is a life-changing journey that goes far beyond your hospital stay. Our benefits are there to support you emotionally and physically every step of the way.

We hope that this handbook will give you all the information you need at this stage of the Parenting Path.



1 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.

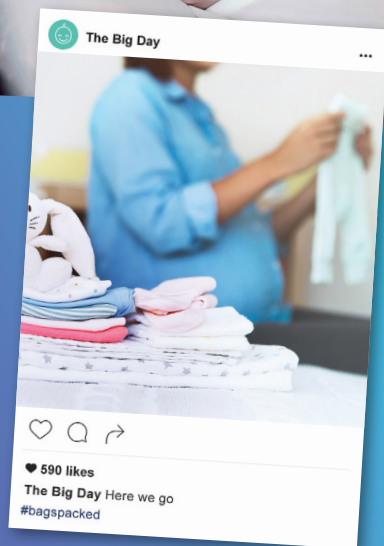
Ireland's three-tier system

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?

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

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

	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, dependent on plan.



Irish Life Health offers cover for your maternity hospital costs for normal and c-section deliveries in a public maternity hospital.

The level of cover provided is listed on your Table of Cover.

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. An upgrade waiting period may also apply if you decide to upgrade your cover when pregnant.






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.

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.



	Domino and Community Midwives	Midwifery-Led Units	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.

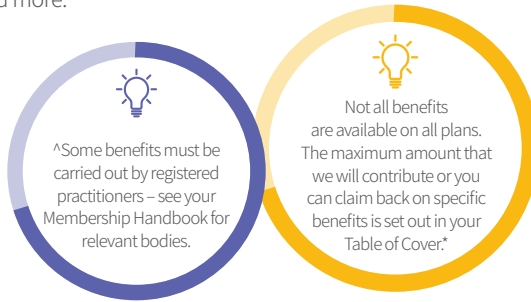
Good to know:

- Only some hospitals offer these services in specific catchment areas.
- Midwifery-Led Units (MLUs) 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).



2 Prenatal Benefits

Irish Life Health have carefully selected a whole host of benefits available to use, from early pregnancy right up to your baby's arrival. From antenatal classes to pregnancy scans we have all the options you need and more.



BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
GentleBirth app	All Irish Life Health customers on hospital plans have unlimited access for one year to the GentleBirth App. More information on the GentleBirth App is provided in this booklet.	Out-patient / Other Maternity Benefit / Personalised Package
Dietician or Nutritionist Consultation	Under this benefit you can claim contributions towards the cost of attending a nutritionist or a dietician [^] consultation.	Out-patient / Personalised Package
Antenatal classes - including a GentleBirth Workshop	With this benefit you can claim contributions towards the cost of an antenatal class provided by a midwife [^] or a GentleBirth workshop prior to the birth of your baby.	Out-patient / Personalised Package
Pre/Postnatal yoga & pilates	This benefit allows you to claim back some of the costs of pregnancy yoga, pregnancy pilates, baby yoga and baby pilates. [^]	Out-patient / Personalised Package
Acupuncturist	With this benefit you can claim contributions towards the cost of attending an acupuncturist. [^]	Out-patient / Personalised Package
UMamma	This benefit gives you a point of sale discount on holistic pre and postnatal treatments at the UMamma Sanctuary.	Member benefit
3D & 4D maternity scans & early pregnancy scan	This benefit allows you to claim a contribution towards 3D & 4D maternity scans or early pregnancy scan depending on your plan. See your table of cover for specific entitlements.	Out-patient / Personalised Package
Zika screening	Under this benefit you can claim a contribution towards the cost of a Zika screening consultation and/or test through the Tropical Medical Bureau.	Personalised Package
Pre/postnatal medical expenses	Under this benefit you can claim back some of the costs of pre/postnatal care provided by a consultant, GP or a midwife during and after your pregnancy. The following costs are included and can be claimed per pregnancy: <ul style="list-style-type: none"> - Out-patient consultant's fees (obstetrician and gynaecologist), - Maternity scans - Antenatal classes run by a midwife – both pre and postnatal. - Pre and postnatal physiotherapist services provided by U Mamma or by a chartered physiotherapist with a speciality in women's health. 	Out-patient / Personalised Package

* Some terms & conditions may also apply, please refer to your membership handbook.



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.

GentleBirth App



Available on all
Irish Life Health
Hospital Plans

If you are nervous about labour and birth (and really - who isn't?), then the GentleBirth App could be just what you need.



Q What is GentleBirth?

GentleBirth combines mindfulness, hypnosis, CBT and sport psychology to bring you and your mind to a more calm and confident place. There are four journeys available from fertility, pregnancy, parenting and special circumstances.

Q Am I covered for this?

The GentleBirth app is available on all Irish Life Health hospital plans. Your cover entitles you to access the GentleBirth App for 12 months, worth €192 per year.

Q How does the app work?

The GentleBirth App provides everything you need for a more relaxed, positive pregnancy, birth and parenting journey. You'll learn simple effective breathing, mindfulness and medical hypnosis techniques that you'll be able to use long after your baby arrives.

Q Who is GentleBirth?

Tracy Donegan is a registered midwife and mum to 2 boys. She has been working in Irish maternity services since 2005 and enjoys helping Irish families have the best experiences possible. She has written two books – The Irish Better Birth Book and The Irish Caesarean and VBAC Guide. Tracey founded GentleBirth as part of her vision of a more positive birth movement.



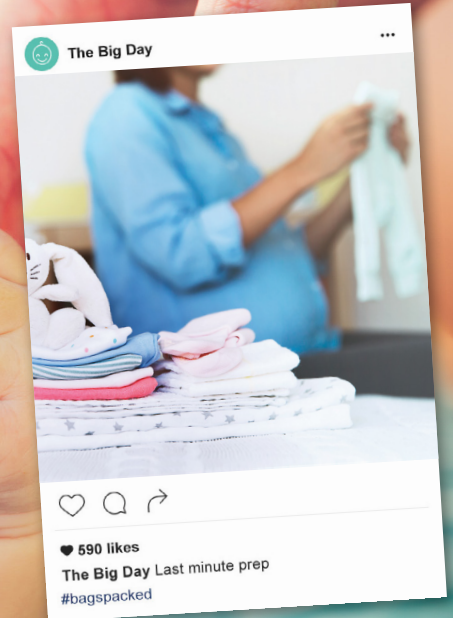
To access the benefit please contact
GentleBirth directly via
www.gentlebirth.com/irishlifehealth.



3 The Big Day

Those nine months went by so fast; we'll help make sure the big day goes as smoothly as possible. We cover consultant fees including anaesthetists as well as cover towards other medical costs such as blood work. For your hospital stay, we offer cover towards up to 3 nights for normal delivery and, should you need to have a C-Section, you will be covered for fourth and subsequent nights under in-patient benefits.

We also look after your partner by offering cash back on other expenses such as babysitting, accommodation or parking. Also as a warm welcome to your newborn you can add them to your policy for free until the first renewal after their birth.



Birth and Labour - Hospital Benefits

BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
Public hospital fees	Irish Life Health offers cover for either: a) your hospital costs for up to 3 nights where you are admitted to a public hospital. OR b) the contribution specified in your Table of Cover towards your hospital costs.	In-patient
Caesarean section	Where your plan covers you for "up to 3 nights' accommodation" but it is medically necessary for you to remain for more than 3 nights, the remainder of your stay in hospital will be covered under your In-patient Benefits.	In-patient
In-patient maternity Consultant fees	Irish Life Health will pay a contribution towards your consultants' professional fees. The level of cover available under your plan is set out in your Table of Cover.	In-patient
Partner benefit	With this benefit you can claim back some costs where you have to travel to be with your partner when they are admitted to a medical facility to give birth to your child. These include accommodation, travel and childminding.	Other Maternity Benefit / Personalised Package



Keep your Receipts!

Don't forget to keep all of those receipts for partner expenses and your consultant fees.

Alternative Birth Benefits

BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
Home Birth	This benefit allows you to claim back some of the medical costs involved in having a home birth, where such costs are directly associated with the delivery of your child.	Out-patient / Personalised Package



The range of services offered by each maternity hospital varies so it is advisable to check these options with your chosen maternity hospital early.



4 Coming Home

Bringing your baby home is an exciting and potentially nerve-wracking time.

That's why we go further and provide you with extra support when you get home from hospital.

This support includes visits from qualified midwives and postnatal supporters who provide gentle and caring support, information and companionship and even a few hours break if needed. There is also postnatal domestic support to help keep your home in order while you're adjusting to the new arrival. To make things easier, you can also claim a Welcome Home Food Hamper. Which includes five healthy dinners, lunches and snacks of your choice from the list provided on [Gourmetfuel.com](https://www.gourmetfuel.com) which is delivered to your home.

You look after your bundle of joy and we'll help look after you.

Postnatal Benefits

BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
Welcome Home Food Hamper	This benefit allows you to claim a Welcome Home Food Hamper and a 30 minute telephone consultation from the nutritionists at Gourmet Fuel.	Other Maternity Benefits/ Personalised Package
Postnatal Support	Under this benefit we will cover the cost of postnatal support in your home provided by Doula Care Ireland after your baby is born.	Other Maternity Benefits/ Personalised Package PPs
Early discharge maternity benefit	With this benefit you can claim back a cash payment where you have given birth in a medical facility covered under your plan and are discharged after only one night.	Other Maternity Benefits
Home Early Support following 1 or 2 nights' stay in hospital	Under this benefit you can claim support from a midwife from Myhomecare.ie and a Postnatal Supporter (Doula) in your home where you have given birth in a public hospital covered under your plan and are discharged after one or two nights.	Other Maternity Benefits/ PPs
Postnatal Domestic Support	Under this benefit we will cover the cost of a number of sessions of domestic home help provided by Myhomecare.ie after your baby is born.	Other Maternity Benefits/ PPs
Breastfeeding consultancy	This benefit allows you to claim back some of the costs of a consultation with a qualified breastfeeding consultant [^]	Other Maternity Benefits/ Personalised Package
Baby Sleep Consultations	Under this benefit you can claim a contribution or discount towards the cost of a skype or telephone baby and toddler sleep consultation from Baby Sleep Academy [^]	Personalised Packages
Postnatal night nurse care	This benefit allows you to claim back some of the costs towards the services of a paediatric nurse [^] at home after you have your baby	Other Maternity Benefit

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

Good to know:

- Terms and conditions do apply so be sure to check your Table of Cover and your Membership Handbook for more details.
- If you have not already served your 52 week Waiting Period or upgrade waiting period, where applicable it may apply to these benefits.
- You have more important things to be worrying about, which is why we pay for these benefit directly, so there's no need to claim.

Postnatal Supporter



DoulaCare
IRELAND

Q What is a postnatal supporter?

Postnatal supporters are a bit like your mum – giving gentle and caring support, information and companionship, and guiding you on the needs of your newborn. They provide non-medical physical and emotional support, as well as household assistance after the birth of your baby.

Q Am I covered for this?

To be eligible for this benefit you must be covered under a valid policy. This will be set out in your Table of Cover. This benefit entitles you to 1 or 2 three-hour visits from a postnatal supporter in your own home. Consider booking for around your expected due date. You can update Doula Care Ireland once the baby is born for a date that suits you both.

Q Who are Doula Care Ireland?

Our postnatal supporters are provided by Doula Care Ireland, which is Ireland's leading Doula Agency, offering services nationwide.

Postpartum Doulas from Doula Care Ireland are highly trained and passionate.

They help each family ease into the transition of parenthood. Finding their new 'normal' or balance. Each family they work with is unique and they tailor services to the family's specific needs.



To claim this benefit:
Go to www.doulacare.ie/irish-life-health
to fill out the online form for a postnatal supporter. We'll pay for this service directly.

'Home Early' Support



Q What is Home Early Support?

If you decide that all you want is your own bed and have been given the green light to go home from the hospital, then we'll pay for a midwife and postnatal supporter to come and visit you in your own home. The service entitles you to between 1 and 2 one-hour visits with a midwife, and up to 3 four-hour visits with a postnatal supporter.

Q Am I covered for this?

To be eligible for this benefit you must be covered under a valid policy at the time you request and receive this service. This benefit applies if you are a private or semi-private in-patient in a public hospital and your consultant approves discharge after one or two night stays. You should consider booking this benefit for around the time of your expectant due date. You can then update for a date that suits once the baby is born.

Q Who provides this service?

We've partnered with myhomecare.ie to provide you with an unmatched midwife service that can include assistance with breastfeeding, bottle feeding, night feeds and bathing baby. DoulaCare Ireland provide our postnatal supporter service.



To access this service you must have a letter from your hospital showing the dates you were admitted and discharged. The care must take place within 6 months of your baby's birth date.
- Go to www.doulacare.ie/irish-life-health to arrange your postnatal supporter
- Go to www.myhomecare.ie/irishlifehealth to arrange the midwife service

Good to know:

- Irish Life Health pay both providers directly – leaving you to get on with those more important tasks.
- Benefits depend on your individual plan's level of cover.

Welcome Home Food Hamper

One of the things we know from talking to parents is that in those really early days, new mums don't find time to eat, never mind cook. Nourishing your body after having a baby is very important. That's why, together with the nutritionists at Gourmetfuel.com, we've designed our Welcome Home Food Hamper.



Q What is a Welcome Home Hamper?

A hamper of five nutritious dinners, lunches and snacks of your choice delivered to your home. This benefit is provided in conjunction with Gourmet Fuel and also includes a 30-minute phone consultation with a nutritionist, so you can get the very best start to your parenting life.

Q Am I covered for this?

To be eligible for this benefit you must be covered under a valid policy. This benefit is available on selected plans. To check your cover simply go to irishlifehealth.ie/the-parenting-path/maternity-benefits and search by your plan name.

Q Who are Gourmet Fuel?

Gourmet Fuel are an Irish company who offer a range of over 100 delicious and nutritious foods that cater to all tastes. All of their meals are based on wholefoods, and every ingredient that goes into the dishes helps to nourish your body, helping you feel your best. You can choose from lunches, dinners and snacks to build your own order of your favourite meals.

Gourmet Fuel meals are made to order, not mass produced and are entirely made from scratch with no artificial colours or additives. They deliver nationwide direct to your door.



**EXCLUSIVE to
Irish Life Health
customers**



To claim this benefit, go to www.gourmetfuel.com/irishlifehealth/, choose your order and fill out your details. Gourmet Fuel will validate your details with us and arrange delivery of your order. We'll arrange payment directly so you can sit back and enjoy those newborn cuddles.

Good to know:

- You have 12 months from the date of your baby's birth to claim your benefit.

Postnatal Domestic Support

Now that you're home with your beautiful baby we know that you want to spend as much time as possible getting to know them. Chores such as cleaning your kitchen or going to the shop can feel like a waste of your precious time (not to mention the energy you need to complete them). That's where a postnatal domestic supporter comes in.



Q What is postnatal domestic support?

A postnatal domestic supporter will clean, cook and do general household errands, so that your home runs smoothly while you bond with your new baby. Our benefit entitles you to up to nine hours support.

Q Am I covered for this?

If this benefit is available under your plan, the amount of domestic help that will be covered is set out in your Table of Cover.

Q Who provides the service?

The service is provided in partnership with myhomecare.ie, who are one of Ireland's leading home help professionals.



Simply go to <https://myhomecare.ie/irishlifehealth/> to fill out the online form. The request must be made within 6 months of your baby's birth date.

Good to know:

This benefit may only be claimed by one parent in respect of each birth.





5 The First 12 Months

As your baby grows we'll still be there to help you both along the way, making sure that you're able to provide your baby with the best possible care. We offer unlimited consultations with a GP through our Digital Doctor service. Our Nurse-on-Call phone line gives you access to a qualified nurse, 24 hours a day, 365 days a year. And we don't forget about looking after you either, which is why we offer mental health support including post-natal depression counselling should you need it. All of our benefits are designed to help you thrive rather than just survive your first year as a parent.

BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
Paediatric & Fertility International Second Opinion	Our International Second Opinion service offers you peace of mind if you are diagnosed with a medical condition, including paediatric and fertility conditions. This means you can have 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	Under this benefit we will contribute towards the cost of counselling sessions provided by Nurture for antenatal and postnatal depression, fertility issues and miscarriage support.	Out-patient / Personalised Packages
Pre/postnatal medical expenses	This benefit allows you to claim back some of the costs of pre/postnatal care provided by a consultant, GP or a midwife during and after your pregnancy. The following costs are included and can be claimed per pregnancy: - Out-patient consultant's fees (obstetrician and gynaecologist), - Maternity scans - Antenatal classes run by a midwife [^] . Both pre and postnatal - pre and postnatal physiotherapist services provided by U Mamma or by a chartered physiotherapist with a speciality in women's health.	Out-patient
Digital Doctor	All Irish Life Health customers have unlimited online & phone GP consultations provided by Medical Solutions UK Limited. You can speak to a GP any time 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
Baby Massage	This benefit allows the parent or legal guardian of a child to claim back some of the costs of baby massage for that child.	Out-patient / Personalised Package
Baby Swimming Classes	Member can claim both discount and contribution	Personalised Package
Meningitis B/Chicken Pox Vaccines	This benefit allows you to claim a contribution from us towards the cost of a meningitis B or chicken pox vaccine [^] . Chicken Pox vaccine is given after the child is 12 months old.	Personalised Package

Good to know:

- Benefits depend on individual level of cover. See our table of cover to confirm.



BENEFITS	BENEFIT DETAIL	TYPE OF BENEFIT
First Aid Course for Mums and Dads	Under this benefit you can claim a point of sale discount and contribution towards the cost of a Paediatric First Aid course depending on your plan. Our preferred provider is First Aid For Everyone.	Personalised Package and Outpatient
Parenting Course	With this benefit you can claim a contribution from us towards the cost of a parenting course or programme.	Personalised Package and Outpatient
Paediatrician Consultation	Under this benefit you can claim a contribution from us towards the cost of a consultation with a paediatrician.	Personalised Package
Child Safety Benefit	Under this benefit you can claim a contribution towards the costs of a 'group 1' car seat, a stair gate and/or a home child proofing kit.	Outpatient
Child A&E visit	This benefit allows you to claim back some of the charge imposed by a public hospital when they attend the A&E department without a referral letter from their GP.	Outpatient
Child Home Nursing	Under this benefit we will contribute towards the costs of home nursing by a paediatric nurse. T&Cs do apply so you should refer to your member handbook.	Outpatient
Nurse-on-Call	Nurse-on-Call is a telephone based service that provides general, non-diagnostic information over the phone. Under this benefit you have access to the nurse on call service 24 hours a day, 365 days a year.	Outpatient





First aid course for mums and dads

Knowing what to do in case of an emergency not only gives you peace of mind, but it could also save a life. Paediatric First Aid classes are often top of new parents' to-do lists. If you decide to take a class we will offer a discount or contribution towards the cost with our preferred provider First Aid For Everyone.

Nurse on call

As new parents, it can be difficult to know what's normal and what could be dangerous. What constitutes a fever? How do you bring a temperature down? What could that rash be related to? Access to a qualified nurse over the phone 24 hours a day, 365 days a year brings huge relief to many new mums and dads. Sometimes it's enough to simply check in, but having that experienced voice at the other end of the phone is a real life-line.



Baby Massage

Baby massage is such a wonderful exercise for both you and baby. It helps bonding, relaxation and often sleep. Knowing how to safely massage your baby is key, which is where baby massage classes come in. Our benefit allows you to claim back some of the costs of these classes.

Benefits depend on your individual plan's level of cover.



Good to know:

Get information and advice throughout and after pregnancy from a qualified midwife. Call Nurse on Call at 01 562 5150 to find out more



5 Additional Supports

But it doesn't stop there. We know that sometimes complications can arise on the path to and through parenting, and we want to be there for you for that too.

International Second Opinion

Our International Second Opinion service offers you peace of mind if you are diagnosed with a medical condition, including paediatric and fertility conditions. This means you can have an independent review of your diagnosis and treatment plan from one of a range of leading medical centres around the world.



Maternity Mental Health Support

Irish Life Health will offer contributions towards counselling sessions from Nurture, who are experts in the field of maternal mental health. Nurture is an Irish nationwide organisation offering professional counselling to women on maternal mental health illnesses.

They understand that family life can be shattered by maternal health issues such as:



Together we are here to help you through any challenges you may face, and assist you in getting back to positive emotional wellbeing.



To book this service, contact details can be found on www.nurturehealth.ie
This is a Pay & Claim service. The initial processing fee is charged by Nurture.

Good to know:

- If you do not use all of your sessions with Nurture you can substitute the cost of a session towards the processing fee.
- Benefits depend on your individual plan's level of cover.
- Am I covered for this? If this benefit is available under your plan the details will be set out under your Table of Cover.

Don't Forget!



2. The Big Day

To keep all of your partner's receipts to claim back after the birth

4. The First 12 Months

Remember you have access to benefits including:

- Digital Doctor
- Meningitis B/Chicken Pox Vaccines
- Parenting Course
- Child A&E visit



1. We're Expecting

To book all your prenatal classes and use those prenatal benefits

3. Coming Home

Don't forget to book the below benefits for those early days when you get home:

- Welcome Home hamper
- Postnatal support
- Home Early support
- Postnatal Domestic Support



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.

Welcome to the family!

