

2 What you're covered for

Optimise Gold with Day to Day



Effective from 1st April 2025

You should read this table of cover along with the Health Plans membership handbook effective from April 2025, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.



In-patient Benefits



Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

Benefits	Public Hospital	Private Hospital	High-tech Hospital
Semi Private Room	Covered	Covered	Covered
Private Room	Covered	Covered	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures ¹	-	-	Covered
Listed Special Procedures ¹	-	-	Covered



Maternity

Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,550
Home birth	Covered up to €3,550
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
Home Early Midwife Support following 1 night stay in hospital	4 x 2 hour sessions with a midwife
Home Early Midwife Support following 2 nights stay in hospital	3 x 2 hour sessions with a midwife
GentleBirth App	See handbook for details



Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million
Expenses for companion who remains with you	Covered up to €1,000
Companion repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Covered



Elective overseas referral

Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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



Psychiatric Treatment

Not related to substance abuse	180 days (up to the level of Hospital Cover provided under your plan)
Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)



Other Benefits

Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
Child Home Nursing	€100 x 21 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Post Operative Home Help	3 x 3 hour cleaning sessions
Alternative amount for Post Operative Home Help	€120
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day up to a maximum of €1500 per calendar year
Gender Affirmation Benefit	50% up to €10,000 per lifetime
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
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)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered



Out-patient Benefits

Out-patient Benefits not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 per visit
Antenatal Class	€75 towards an antenatal class
Convalescence benefits	€75 x 16 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses

Postnatal Doula Benefit	Up to €200 contribution
Breastfeeding Consultancy	€30 x 2 sessions
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations: Travel or Flu	€50 per year
Health screening	Up to €450 towards a Health Screen once per policy year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Manual Lymph Drainage	€40 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€450
Consultant fees	€100 per visit, unlimited
Pre/Post natal medical expenses	€400
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€100 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list ³
Pathology: Cost of test	Covered
Pathology: Consultant fees	As per schedule of benefits for professional fees ²
Radiology: Cost of test	Covered
Radiology: Consultant fees	As per schedule of benefits for professional fees ²
MRI Scan: non approved centre	€350
CT Scan: non approved centre	€200
PET-CT Scan: non approved centre	Not covered on this plan



Day to Day Benefits

Day to Day Benefits subject to excess

Individual Day-to-day excess	€10
------------------------------	-----



Day to Day Practitioners

GP Visits	€30 x 15 visits
Dentist Visits	€30 x 8 visits
Physiotherapist or Physical therapist	€30 x 10 visits



Allied Health Professionals and Alternative Practitioners

Acupuncturist	€30 x 8 visits
Chiropodist	€30 x 8 visits
Chiropractor	€30 x 8 visits
Dietician	€30 x 8 visits
Homeopath	€30 x 8 visits

Massage therapist	€30 x 8 visits
Medical herbalist	€30 x 8 visits
Occupational therapist	€30 x 8 visits
Osteopath	€30 x 8 visits
Reflexologist	€30 x 8 visits



Other Day-to-day Benefits

(Benefits can be pooled)

Consultant fees	€70 per visit
Pre/Post natal medical expenses	50% up to €250
Hearing Test	€30 x 1 visit
Prescriptions	50% up to €25 per annum
Child speech and language therapist	€30 x 8 visits
Child psychology	€30 x 8 visits
Manual lymph drainage	50% up to €25 x 8 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
Glasses / lenses	€60 once every 2 yrs
Eye Test	€30 x 1 visit
Health Screen	€100 per annum
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²

Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.



Members Benefits

Back Up	Health Screening
International Second Opinion Service	Laser Eye Surgery
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

¹ All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

³ The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.