4D Future

Table of Cover effective from 31st October 2026

You must read this table of cover along with the Tailored Health Plans membership handbook effective from October 2026. The hospitals and treatment centres covered on this plan are set out in List A which you can find on irishlife.ie/health-insurance/hospital-lists/

IN PATIENT BENEFITS	
Hospital cover	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	Covered subject to €150 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures [1]
Private room	Semi-Private Rate subject to €150 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures [1]
Day case	Covered subject to €75 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon only) subject to €150 excess per claim. 50% Cover in Blackrock Clinic and Mater Private
Private room	Semi-Private Rate (Beacon only) subject to €150 excess per claim. 50% of Semi-Private Rate in Blackrock Clinic and Mater Private
Day case	Covered subject to €75 excess per claim
Listed cardiac procedures[1]	Covered subject to €150 excess per claim
Listed special procedures[1]	Covered subject to €150 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures [1]
Maternity	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
Home birth	Covered up to €4,000
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	Yes
Elective overseas referral	
Elective Procedure abroad - for procedures that are not available in Ireland	Covered up to the amount for the most similar procedure to treat the same condition in Ireland to a maximum of €125,000

Elective Procedure abroad - for procedures that are available in Ireland	Covered up to the level of cover available in Ireland to a maximum of €125,000
Psychiatric treatment	
Not related to substance abuse	110 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 inpatient benefits	
Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to Membership Handbook)
Child Home Nursing	€100 x 14 days (following inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for up to a maximum of €1500 per calendar year
Gender affirmation benefit	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	50% up to €500 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
Mental Health Guide	Covered (refer to Membership Handbook)
Medicall ambulance	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
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
Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Irish Life Health ExpressCare Clinic Cover	75% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €200 per visit
Mammogram	First visit fully covered
Convalescence benefits	€50 x 15 days
Specialist Weight Loss Support	Full cover for initial GP assessment and 50% cover x 6 follow-on GP check-ins with our preferred provider
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Dexa Scan	First visit fully covered
HPV Vaccine	50% up to €200 per policy year
Out-patient maternity consultant fees	€400
Menopause Benefit	75% cover for initial consultation and 75% cover for 1 follow up review consultation
Menopause Mental Health Support	€40 x 10 sessions with Nurture
Nutrition Recovery Benefit	€50 contribution
Health screening & allergy testing	Up to €200 per policy year
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	75% up to 12 visits capped at €1,250 per policy year
Out-patient scan cover (in approved centres)	
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
Dexa Scan: approved centre	Covered
Mammogram Scan: approved centre	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	€1
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	50% per visit, unlimited
Public A & E cover	50% up to €50 per visit
Psycho-oncology counselling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits

Home Recovery Benefit	€80 x 10 days
Child Development Benefit	75% up to €500 for a developmental / neurodevelopmental assessment
Emergency dental care	Up to €250
Eyebrow tattooing (following cancer treatment)	Covered up to €60 once per policy year
Breast prosthesis or wig (following cancer treatment)	First breast prosthesis and wig covered, subsequent claims covered as per specified list
Medical and surgical appliances	As per specified list$_3$ (subject to €100 excess)
Pathology-cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees$_2$
Radiology - cost of test	50% Covered
Radiology consultant fees	50% As per schedule of benefits for professional fees$_2$

DAY TO DAY BENEFITS	
Individual Day-to-day excess	€1
Day to day Practitioners	
GP visits	75% of each visit
Dentist Visits (Routine Treatment)	50% up to €50 per policy year
Dentist Visits (Non Routine Treatment)	50% up to €100 per policy year
Physiotherapist or Physical therapist	€30 x 10 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	50% x 12 combined visits$_4$
Chiropractor	50% x 12 combined visits$_4$
Massage therapist	50% x 12 combined visits$_4$
Osteopath	50% x 12 combined visits$_4$
Reflexologist	50% x 12 combined visits$_4$
Reiki practitioner	50% x 12 combined visits$_4$
Other day to day benefits	
Chiropodist	50% x 12 combined visits$_4$
Psychologist	€25 x 10 visits
Dietician	50% x 12 combined visits$_4$
Hearing test	Up to €25 x 1
Nutritionist	50% x 12 combined visits$_4$
Occupational therapist	50% x 12 combined visits$_4$
Optical (eye test and/or glasses/lenses combined)	50% up to €75 per policy year
Orthoptist	50% x 12 combined visits$_4$
Podiatrist	50% x 12 combined visits$_4$
Prescriptions	€15 x 3 prescriptions
Speech therapist	50% x 12 combined visits$_4$

There may be instances where Out-patient Benefits and Day-to-day Benefits apply to the same medical expenses. In this instance when claiming online, please check your Table of Cover to choose the section you wish to claim under.

Personalised Packages
Choice of 2 Personalised Packages from range of 8

MEMBER BENEFITS	
International Second Opinion Service	Back Up
Laser Eye Surgery	Health Screening
These benefits may change from time to time, for full details on 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 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.

(4) The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.