# BeneFit 2

## Effective from 1st July 2026

You must read this table of cover along with the Health Plans membership handbook effective from July 2026, which you can find on http://irishlife.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 3 on http://irishlife.ie/health-insurance/hospital-lists/

## In-patient Benefits

### Hospital Cover

Inpatient Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

| Benefits | Public Hospital (In selected hospitals only) | Private Hospital (In selected hospitals only) | High-tech Hospital (In selected hospitals only) |
|---|---|---|---|
| Semi Private Room | Covered | Covered subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] | Covered subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] |
| Private Room | Covered | Semi-Private Rate subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] | Semi-Private Rate subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] |
| Day Case | Covered | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1] | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1] |
| Listed Cardiac Procedures[1] | - | - | Covered subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac procedures[1] |
| Listed Special Procedures[1] | - | - | Covered subject to €300 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] |

### Maternity

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|---|---|
| Public hospital cover for maternity | 3 nights accommodation |
| Inpatient maternity consultant fees | As per schedule of benefits for professional fees[2] |
| GentleBirth App | See handbook for details |

### Emergency Inpatient Treatment Abroad and related benefits

| | |
|---|---|
| Hospital bill for inpatient treatment | Covered up to €55,000 |
| 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 |

### Psychiatric Treatment

| | |
|---|---|
| Not related to substance abuse | 110 days (up to the level of Hospital Cover provided under your plan for your listed hospitals) |
| 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) |
| Child Home Nursing | €100 x 14 days (following an inpatient stay of minimum 5 days) |
| Parent accompanying child | €40 x 14 days (not payable for the first 3 days) |
| 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 |
| Inpatient Support Benefit (for travel expenses when travelling more than 50km) | €50 x 10 visits (subject to €1 excess) |
| Medicall 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

| | |
|---|---|
| HEALTH & LIFESTYLE BENEFITS | SEE BELOW |
| Life Coaching Session | €40 contribution |
| Sports Club / Gym Membership / Classes | €40 contribution |
| Sports Massage | €40 contribution |
| Fitness Wearables | €40 contribution |
| Dietician or Nutritionist Consultation | €40 contribution |
| Cardiac Screening | 50% Cover |
| OTHER BENEFITS | SEE BELOW |
| Digital Doctor | Unlimited. See irishlifehealth.ie for further information. |
| Nurse on call | Covered |
| 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 |
| Irish Life Health ExpressCare Clinic Cover | 70% up to €200 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit |
| HPV Vaccine | 50% up to €200 per policy year |
| Essential Health Check | Covered with our preferred provider, twice per policy year subject to a €50 co-payment |
| Convalescence benefits | €30 x 16 days |
| MRI Scan: approved centre | Covered |
| CT Scan: approved centre | Covered |
| PET-CT Scan: approved centre | Covered |

### Out-patient Benefits subject to excess

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|---|---|
| Outpatient excess per person | €250 |
| Maximum amount of outpatient benefits per member per policy year | €2000 |
| Public A&E Cover | €60 x 3 visits |
| Home Recovery Benefit | €80 x 10 days |
| Medical and surgical appliances | As per specified list[3] |
| Manual Lymph Drainage | €50 x 5 visits |
| Psycho-oncology Counselling | €40 x 5 visits |
| Emergency Dental Care | €250 |
| Consultant fees | €60 per visit |
| Pathology: Cost of test | €20 per test |
| Pathology: Consultant fees | €25 per consultant fee |
| Radiology: Cost of test | €20 per test |
| Radiology: Consultant fees | €25 per consultant fee |

## Members Benefits

| | |
|---|---|
| Back Up | Health Screening |
| International Second Opinion Service | Laser Eye Surgery |
| 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** | |

[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.