2 What you're covered for

BeneFit Access 500

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 irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 1 on http://irishlife.ie/health-insurance/hospital-lists/

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 subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures[1]	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1]
Private Room	Covered	Semi-Private Rate subject to €500 excess per claim and €2,000 co-payment on certain cardiac & orthopaedic procedures[1]	Semi-Private Rate (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1]
Day Case	Covered	Covered subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1]	Covered (Beacon Only) subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1]
Listed Cardiac Procedures[1]	-	-	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1]
Listed Special Procedures[1]	-	-	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1]

Maternity

Public hospital cover for maternity	Covered up to €385
Inpatient maternity consultant fees	Covered up to €296
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)
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
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	€20 contribution
Sports Club / Gym Membership / Classes	€20 contribution
Sports Massage	€20 contribution
Fitness Wearables	€20 contribution
Dietician or Nutritionist Consultation	€20 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	
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[2]
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

Allen Carr Smoking Cessation	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 medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.