2 What you're covered for

First Cover Extra

Effective from 31st October 2026

You must read this table of cover along with the **Health Plans** membership handbook effective from October 2026, which you can find on irishlife.ie/health-insurance/help/membership-handbooks. The hospitals and treatment centres covered on this plan are set out in **List 1** on 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	Not covered on this plan	Not covered on this plan
Private Room	Covered	Not covered on this plan	Not covered on this plan
Day Case	Covered	Not covered on this plan	Not covered on this plan
Listed Cardiac Procedures[1]	-	-	Not covered on this plan
Listed Special Procedures[1]	-	-	Not covered on this plan

Maternity

Public hospital cover for maternity	€400 public hospital only
Inpatient maternity consultant fees	Covered up to €300
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	100 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

Irish Life Health dac is regulated by the Central Bank of Ireland.

Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
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)

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
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
Convalescence benefits	€26 x 14 days
Irish Life Health ExpressCare Clinic Cover	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
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]
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	€200
Maximum amount of outpatient benefits per member per policy year	€1000
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list[3]
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€250
Consultant fees	€50 per visit

Day to Day Benefits

Day to Day Benefits subject to excess

Individual Day-to-day excess	€10

Day to Day Practitioners

GP Visits	€20 x 3 visits
Dentist Visits	€20 x 3 visits

Physiotherapist or Physical therapist	€20 x 3 visits

Allied Health Professionals and Alternative Practitioners

Acupuncturist	€20 x 3 combined visits[4]
Chiropodist	€20 x 3 combined visits[4]
Chiropractor	€20 x 3 combined visits[4]
Dietician	€20 x 3 combined visits[4]
Massage therapist	€20 x 3 combined visits[4]
Medical herbalist	€20 x 3 combined visits[4]
Occupational therapist	€20 x 3 combined visits[4]
Osteopath	€20 x 3 combined visits[4]
Podiatrist	€20 x 3 combined visits[4]
Reflexologist	€20 x 3 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.

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.
[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.

All claims for outpatient scans and treatments carried out in a private or high-tech hospital will be capped at 66% of the total cost up to the benefit level listed on your table of cover.