2 What you're covered for Future Focus 300

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 2 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; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures[1]	Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures[1]
Private Room	Covered	Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures[1]	Covered subject to €300 excess; subject to a €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; subject to a €2,000 co-payment on certain cardiac procedures[1]
Listed Cardiac Procedures[1]	-	-	Covered subject to €300 excess per claim and €2,000 co-payment on certain cardiac procedures[1]
Listed Special Procedures[1]	-	-	Covered subject to €300 excess per claim and €2,000 co-payment on certain cardiac & orthopaedic procedures[1]

Maternity

Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €4,500
Home birth	Covered up to €4,500
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
Home Early Midwife Support following 1 night stay in hospital	3 x 2 hour sessions with a midwife
Home Early Midwife Support following 2 nights stay in hospital	2 x 2 hour sessions with a midwife
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
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

Psychiatric Treatment

Not related to substance abuse	120 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)
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
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)
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

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
Irish Life Health ExpressCare Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
Antenatal Class	€50 towards an antenatal class
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Postnatal Doula Benefit	Up to €100 contribution
Postnatal Domestic Cleaning Support	Covered up to €60 for a 2 hour cleaning session twice per year
Convalescence benefits	€30 x 16 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses

Breastfeeding Consultancy	€30 x 2 sessions
Maternity Mental Health Support	€40 x 8 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Prescription Costs	€30 towards prescribed contraceptives per year
Health screening	Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening 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	€100
Maximum amount of outpatient benefits per member per policy year	€5000
PET-CT Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
MRI Scan: non approved centre	Not covered on this plan
Home Recovery Benefit	€80 x 10 days
Public A&E Cover	€60 x 3 visits
Pre/Post natal medical expenses	€400
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	€500
Consultant fees	€60 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]

Members Benefits

Back Up	International Second Opinion Service
Laser Eye Surgery	Maternity Scans
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.