# 2 What you're covered for

# Health Plan 08

## 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 €75 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures[1] | Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim. |
| Private Room | Covered | Covered subject to €150 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures[1] | Covered (Beacon only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim. |
| Day Case | Covered | Covered subject to €75 excess per claim | Covered subject to €75 excess per claim |
| Listed Cardiac Procedures[1] | - | - | Covered subject to €50 excess per claim |
| Listed Special Procedures[1] | - | - | Covered subject to €50 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures.[1] |

### Maternity

| | |
|---|---|
| Public hospital cover for maternity | 3 nights accommodation |
| Grant-in-aid amount | Covered up to €3,450 |
| Home birth | Covered up to €3,450 |
| Inpatient maternity consultant fees | As per schedule of benefits for professional fees[2] |
| Welcome Home Food Hamper | Hamper and 30 minute phone consultation with a nutritionist |
| Home Early Midwife Support following 1 night stay in hospital | 4 x 2 hour sessions with a midwife |
| Home Early Midwife Support following 2 nights stay in hospital | 3 x 2 hour sessions with a midwife |
| 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 |

## 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 | 150 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) |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day up to a maximum of €1500 per calendar year |
| 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

| | |
|---|---|
| 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 | 75% up to €400 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €400 per visit |
| Essential Health Check | Covered with our preferred provider, twice per policy year subject to a €50 co-payment |
| Antenatal Class | €75 towards an antenatal class |

| | |
|---|---|
| Convalescence benefits | €30 x 14 days |
| Postnatal Domestic Cleaning Support | Covered up to €60 for a 2 hour cleaning session three times per year |
| Partner Benefit | €50 x 2 days travel, accommodation & child minding expenses |
| Postnatal Doula Benefit | Up to €200 contribution |
| Breastfeeding Consultancy | €25 x 2 sessions |
| Maternity Mental Health Support | €40 x 10 sessions with Nurture |
| HPV Vaccine | 50% up to €200 per policy year |
| Health screen at any centre | Covered up to €100 per annum |
| Vasectomy (GP or Consultant) | Covered up to €360 |
| Vaccinations: Travel Only | €50 per year |
| Home Recovery Benefit | €80 x 10 days |
| MRI Scan: approved centre | Covered |
| CT Scan: approved centre | Covered |
| PET-CT Scan: approved centre | Covered |

## Day to Day Benefits

### Day to Day Benefits subject to excess

| | |
|---|---|
| Individual Day-to-day excess | €10 |
| Maximum limits per policy | €4000 |

### Day to Day Practitioners

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|---|---|
| GP Visits | €40 x 12 visits |
| Dentist Visits | €40 x 12 visits |
| Physiotherapist or Physical therapist | €40 x 15 visits |

### Allied Health Professionals and Alternative Practitioners

| | |
|---|---|
| Acupuncturist | €40 x 12 combined visits[3] |
| Chiropodist | €40 x 12 combined visits[3] |
| Chiropractor | €40 x 12 combined visits[3] |
| Dietician | €40 x 12 combined visits[3] |
| Homeopath | €40 x 12 combined visits[3] |
| Massage therapist | €40 x 12 combined visits[3] |
| Medical herbalist | €40 x 12 combined visits[3] |
| Occupational therapist | €40 x 12 combined visits[3] |
| Osteopath | €40 x 12 combined visits[3] |
| Podiatrist | €40 x 12 combined visits[3] |
| Reflexologist | €40 x 12 combined visits[3] |

### Other Day-to-day Benefits

| | |
|---|---|
| Consultant fees | 50% up to €70 per visit |
| Pre/Post natal medical expenses | 50% up to €250 |
| Hearing Test | 50% up to €25 x 1 visit |
| Optical (eye test and/or glasses/lenses combined) | 50% up to €40 x 2 visits |
| Prescriptions | 50% up to €25 per annum |
| Child speech and language therapist | 50% up to €30 x 8 visits |
| Child psychology | 50% up to €30 x 8 visits |

| | |
|---|---|
| Manual lymph drainage | 50% up to €25 x 8 visits |
| Medical and surgical appliances | As per specified list (subject to €100 excess)[4] |
| Public A&E Cover | €66 x 2 visits |
| Psycho-oncology counselling | 50% up to €25 x 8 visits |
| Emergency dental care | €450 |
| 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] |
| 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

| | |
|---|---|
| Allen Carr Smoking Cessation | Back Up |
| Health Screening | 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 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.
[4] 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.