2 What you're covered for

Health Starter

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	50% Cover	25% Cover
Private Room	Semi-Private Rate	50% of Semi-Private Rate	25% of Semi-Private Rate
Day Case	Covered	50% Cover	25% Cover
Listed Cardiac Procedures[1]	-	-	25% Cover
Listed Special Procedures[1]	-	-	25% Cover

Maternity

Public hospital cover for maternity	50% Cover for 3 nights
Home birth	Covered up to €400
GentleBirth App	See handbook for details
Inpatient maternity consultant fees	Covered up to €295.86

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	160 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)
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
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
Irish Life Health ExpressCare Clinic Cover	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
Convalescence benefits	€26 x 14 days
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
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	€2500
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
GP Visits	€15 x 5 visits
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€450
Home Recovery Benefit	€80 x 10 days
Consultant fees	€50 per visit
Medical and surgical appliances	As per specified list[2]
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	As per schedule of benefits for professional fees[3]
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	As per schedule of benefits for professional fees[3]

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**	

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

[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.
[3] The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.