2 What you're covered for HealthGuide 3

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 €3,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private Room	Covered	Covered subject to €75 excess per claim subject to €3,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]	Covered (Beacon only) subject to €75 excess per claim. 50% Cover in Blackrock Clinic and Mater Private
Day Case	Covered	Covered subject to €50 excess per claim	Covered subject to €50 excess per claim.
Listed Cardiac Procedures[1]	-	-	Covered
Listed Special Procedures[1]	-	-	Covered subject to €75 excess per claim subject to €3,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]

Maternity

Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
Home birth	Covered up to €4,000
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
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

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €100,000
Out-patient A&E Abroad	50% up to €1,000
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	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
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	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	Covered up to €750 per lifetime
Genetic Testing: Initial consultation	75% 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
Mental Health Guide	Covered (refer to Membership Handbook)
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
Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Irish Life Health ExpressCare Clinic Cover	75% up to €300 per visit

Minor Injury Clinic Cover (Pay & Claim)	75% up to €300 per visit
Convalescence benefits	€50 x 25 days
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	75% up to 12 visits capped at €1,250 per policy year
Postnatal Domestic Cleaning Support	Covered up to €60 for a 2 hour cleaning session three times per year
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Postnatal Doula Benefit	Up to €200 contribution
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Mindfulness app subscription	€30 contribution with our provider partner
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Egg freezing	Covered up to a max of €1,250 twice per lifetime
Sperm freezing	Covered up to a max of €175 once per lifetime
AMH fertility test	€75 contribution
His & Hers Fertility Screening Tests	€50 contribution
Foetal Screening	€100 per pregnancy
Out-patient maternity consultant fees	€500
Baby Massage Course	€40 for course of 4 classes
Antenatal Class	€75 towards an antenatal class
Breastfeeding Consultancy	€50 x 2 sessions
First aid course for mums and dads	Fully covered with our provider partner
Maternity Bra	€50 contribution
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Pre/post natal yoga & pilates	€20 x 3 visits
3D/4D & Early Pregnancy Scans	€70 contribution
Menopause Benefit	75% cover for initial consultation and 75% cover for 1 follow up review consultation
Zika Screening	€75 contribution with our provider partner plus €10 point of sale discount
Vasectomy (GP or Consultant)	Covered up to €360
HPV Vaccine	50% up to €200 per policy year
Flu Vaccine	Covered up to €25 per policy year
Vaccinations: Travel Only	50% up to €100 per policy year
Nutrition Recovery Benefit	€50 contribution
Life Coaching Session	€50 contribution
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
Mammogram	First visit fully covered 50% cover for subsequent visits
Dexa Scan	First visit fully covered 50% cover for subsequent visits
At Home Health Testing	Covered up to €75 per policy year with our provider partner
Health screening & allergy testing	Up to €300 per policy year
Cardiac Screening	50% Cover
Fitness Wearables	€30 contribution
Sports Club / Gym Membership / Classes	€50 contribution
SADS Screening	€75 contribution
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
Dexa Scan: approved centre	Covered
Mammogram Scan: approved centre	Covered

Out-patient Benefits subject to excess	
Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Consultant fees	75% up to €190 per visit
Child Development Benefit	50% up to €750 for a developmental / neurodevelopmental assessment
A&E Cover (in choice of High Tech, Private and Public Hospitals)	Covered up to €75 per visit
Psycho-oncology Counselling	75% up to €25 x 8 visits
Manual Lymph Drainage	75% up to €25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Emergency Dental Care	€500
Medical and surgical appliances	As per specified list (subject to €100 excess)[3]
Breast prosthesis or wig (following cancer treatment)	First breast prosthesis and wig covered, subsequent claims covered as per specified list[3]
Eyebrow tattooing (following cancer treatment)	Covered up to €90 once per policy year
Post cancer treatment sleeping caps	Covered up to €60 once per policy year
Pathology: Cost of test	75% Covered
Pathology: Consultant fees	50% as per schedule of benefits for professional fees[2]
Radiology: Cost of test	75% Covered
Radiology: Consultant fees	50% as per schedule of benefits for professional fees[2]

Day to Day Benefits

Day to Day Benefits subject to excess	
Individual Day-to-day excess	€10

Day to Day Practitioners	
GP Visits	75% up to €60 per visit
Physiotherapist or Physical therapist	€40 x 15 visits
Dentist Visits	75% up to €300 per policy year

Allied Health Professionals and Alternative Practitioners	
Acupuncturist	50% up to €35 x 15 combined visits[4]
Chiropractor	50% up to €35 x 15 combined visits[4]
Massage therapist	50% up to €35 x 15 combined visits[4]
Osteopath	50% up to €35 x 15 combined visits[4]
Reflexologist	50% up to €35 x 15 combined visits[4]
Reiki practitioner	50% up to €35 x 15 combined visits[4]

Other Day-to-day Benefits	
Chiropodist Visits	50% up to €35 x 15 combined visits[4]
Fertility benefit	Covered up to a max of €2,000 for IVF, IUI, ICSI. Twice per lifetime
Dietician Visits	50% up to €35 x 15 combined visits[4]
Nutritionist Visits	50% up to €35 x 15 combined visits[4]
Occupational therapist Visits	50% up to €35 x 15 combined visits[4]
Orthoptist Visits	50% up to €35 x 15 combined visits[4]

Podiatrist Visits	50% up to €35 x 15 combined visits[4]
Speech Therapist	50% up to €35 x 15 combined visits[4]
Psychologist	€75 x 10 visits
Child/Teen Counselling	50% up to €50 x 8 visits
Hearing Test	€40 x 1 visit
Optical (eye test and/or glasses/lenses combined)	75% up to €150 per policy year
Prescriptions	€15 x 5 prescriptions
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 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.