Kick-Off Plan ILH

Table of Cover effective from 1st July 2026

You must read this table of cover along with the Tailored 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 C which you can find on irishlife.ie/health-insurance/hospital-lists/

In Patient Benefits	
Hospital cover	
Consultants fees (In selected hospitals only)	Covered
Inpatient Scans (In selected hospitals only)	Covered
Public Hospital (In selected hospitals only)	
Semi-private room	Covered
Private room	Semi-Private Rate
Day case	Covered
Private Hospital (In selected hospitals only)	
Semi-private room	65% Cover
Private room	65% of Semi-Private Rate
Day case	65% Cover
High-tech Hospital (In selected hospitals only)	
Semi-private room	Not covered on this plan
Private room	Not covered on this plan
Day case	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	Covered up to €385
Inpatient maternity consultant fees	Covered up to €296
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
Additional costs arising from in-patient claim	€1,500
Additional costs arising from out-patient claim	€500
Repatriation expenses	Covered up to €1 million
Companion expenses (to remain with you or travel to you from Ireland or escort you)	€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 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)
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)

Outpatient 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
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
HPV Vaccine	50% up to €200 per policy year
Convalescence benefits	€26 x 14 days
Physiotherapist or Physical therapist	€25 x 2 visits
Metabolic testing	Fully covered for a standard test with Health Matters
One hour teeth whitening	10% point of sale discount plus 10% contribution up to max. of €25 with our provider partner
Retainers & fitted gum shields	€25 contribution
Sexual Health Screening - Simple 2 Test	€35 contribution with our provider partner
Sexual Health Screening - HPV	€50 contribution with our provider partner
Sexual Health Screening - Standard 6 Test	€40 contribution with our provider partner
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT scan: approved centre	Covered
Outpatient Benefits (subject to excess)	
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€2,500
GP Visits	€15 x 4 visits
Consultant fees (non-maternity)	€40 per visit
Public A&E cover	€60 per visit
Medical and surgical appliances	As per specified list[2]
Pathology: Cost of test	€20 per test
Pathology: Consultant fees	€25 per consultant fee
Radiology: Cost of test	€20 per test
Radiology: Consultant fees	€25 per consultant fee
MRI Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
PET-CT Scan: non approved centre	Not covered on this plan

Personalised Packages
Choice of 1 Personalised Package from range of 2

MEMBER BENEFITS	
Allen Carr Smoking Cessation	Back up
Laser Eye Surgery	Health Screening
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	

Footnotes
(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.

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.