2 What you're covered for

Level 1 Everyday

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	65% Cover	35% Cover
Private Room	Covered	45% Cover	25% Cover
Day Case	Covered	60% Cover	60% Cover
Listed Cardiac Procedures[1]	-	-	35% Cover
Listed Special Procedures[1]	-	-	35% Cover

Maternity

Public hospital cover for maternity	3 nights accommodation
Home birth	Covered up to €3,000
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
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	180 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)
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
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
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	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	€30 towards an antenatal class
Convalescence benefits	€50 x 14 days
Postnatal Domestic Cleaning Support	Covered up to €60 for a 2 hour cleaning session twice per year
HPV Vaccine	50% up to €200 per policy year
Maternity Mental Health Support	€40 x 5 sessions with Nurture
Health screen at any centre	Covered up to €100 per annum
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	€1
Maximum amount of outpatient benefits per member per policy year	€4000
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
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€450
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€300

Home Recovery Benefit	€80 x 10 days
Public A&E Cover	€60 x 3 visits
Medical and surgical appliances	As per specified list[3]

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	
GP Visits	€35 x 25 visits
Dentist Visits	€30 x 25 visits
Physiotherapist or Physical therapist	€30 x 25 visits

Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€30 x 10 combined visits[4]
Chiropodist	€30 x 10 combined visits[4]
Chiropractor	€30 x 10 combined visits[4]
Dietician	€30 x 10 combined visits[4]
Homeopath	€30 x 10 combined visits[4]
Massage therapist	€30 x 10 combined visits[4]
Medical herbalist	€30 x 10 combined visits[4]
Occupational therapist	€30 x 10 combined visits[4]
Osteopath	€30 x 10 combined visits[4]
Podiatrist	€30 x 25 visits
Reflexologist	€30 x 10 combined visits[4]
Voice coaching	€30 x 5 visits

Other Day-to-day Benefits	
Optical (eye test and/or glasses/lenses combined)	€30 per annum
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**	

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 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.