# 2 What you're covered for

# Level 2 Family Health

## 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 50% cover. |
| Private Room | Covered | Semi-Private Rate subject to €75 excess per claim subject to €1,000 co-payment on certain orthopaedic procedures[1] | Semi-Private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate. |
| Day Case | Covered | Covered subject to €75 excess per claim | Covered subject to €75 excess per claim |
| Listed Cardiac Procedures[1] | - | - | Covered subject to €75 excess per claim |
| Listed Special Procedures[1] | - | - | Covered (Beacon only) subject to €75 excess per claim. Mater Private & Blackrock Clinic 90% Cover. All 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 €4,500 |
| Home birth | Covered up to €4,500 |
| 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 16 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 | €30 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 |
| Child speech and language therapist | €30 x 10 visits |
| Paediatrician Benefit | €100 per child per annum |
| Child psychology | €30 x 10 visits |
| 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 | €125 |
| Maximum amount of outpatient benefits per member per policy year | €5000 |
| PET-CT Scan: non approved centre | Not covered on this plan |
| Manual Lymph Drainage | €50 x 5 visits |
| Psycho-oncology Counselling | €40 x 5 visits |
| Emergency Dental Care | €500 |
| Consultant fees | €60 per visit |
| Pre/Post natal medical expenses | €400 |
| Public A&E Cover | €60 x 3 visits |
| Child A&E visit | €60 x 3 visits |
| Home Recovery Benefit | €80 x 10 days |
| Medical and surgical appliances | As per specified list[3] |
| 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] |
| MRI Scan: non approved centre | €350 |
| CT Scan: non approved centre | €200 |

## Members Benefits

| | |
|---|---|
| Allen Carr Smoking Cessation | Back Up |
| Health Screening | Laser Eye Surgery |
| Maternity Scans | |

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.