LiveWell

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 A which you can find on irishlife.ie/health-insurance/hospital-lists/

IN PATIENT BENEFITS	
Hospital cover	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	Covered subject to €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Private room	Covered subject to €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Day case	Covered subject to €50 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Private room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures [1]
Day case	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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Home birth	Covered up to €4,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
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
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	Yes
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 inpatient 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 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 for 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	50% up to €500 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
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 – not subject to excess	
Nurse-on-call	Yes
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
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Menopause Benefit	Full cover for initial and 1 follow up review consultation
Convalescence benefits	€50 x 15 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 and child minding expenses
Postnatal Doula Benefit	Up to €200 contribution
Specialist Weight Loss Support	Full cover for initial GP assessment and 50% cover x 6 follow-on GP check-ins with our preferred provider
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Minor Injury Clinic Cover	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
Minor Injury Clinic Cover (Pay & Claim)	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
Mammogram	First visit fully covered 50% cover for subsequent visits
Dexa Scan	First visit fully covered 50% cover for subsequent visits
HPV Vaccine	50% up to €200 per policy year
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	90% up to 15 visits capped at €1,250 per policy year
Adult Neurodiversity Benefit	75% up to €500 for a neurodiversity assessment
Stress Reduction Programme (MBSR)	€100 contribution
Self-compassion Programme (MSC)	€100 contribution
Life Coaching Session	€50 contribution
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Meditation support devices	€50 contribution
Mindfulness app subscription	€30 contribution with our provider partner
Sports Psychologist	€30 x 3 visits
Vaccinations: Travel Only	€50 per year
Health screening & allergy testing	Up to €200 per policy year

Vasectomy (GP or Consultant)	Covered up to €360
Yoga/Pilates classes	€25 x 6 visits
Personal Trainer	€30 x 2 sessions
Fitness Wearables	€30 contribution
Dermatology Benefit	€100 contribution with Provider Partner
Laser eye surgery benefit	Up to €400 once per lifetime
Play Therapy	€40 x 8 visits
Sports Club / Gym Membership / Classes	€50 contribution
Out-patient scan cover (in approved centres)	
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	
Individual excess	Outpatient: €1 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	First 2 visits fully covered 50% cover for subsequent visits
GP visits	First 2 visits fully covered 50% cover for subsequent visits
Public A & E cover	First 2 visits fully covered 50% cover for subsequent visits
Prescriptions Costs	Up to €75 per annum
Prescriptions Abroad	€20 x 1 prescription
Orthodontics	Up to €100 per policy year
Physiotherapist or Physical therapist	First 2 visits fully covered 50% cover for 10 subsequent visits
Retainers & fitted gum shields	50% up to €30 per policy year
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
Massage Therapist	75% x 15 combined visits[3]
Reflexologist	75% x 15 combined visits[3]
Acupuncturist	75% x 15 combined visits[3]
Dietitian	75% x 15 combined visits[3]
Nutritionist	75% x 15 combined visits[3]
Voice Coaching	75% x 15 combined visits[3]
Osteopath	75% x 15 combined visits[3]
Podiatrist	75% x 15 combined visits[3]
Medical Herbalist	75% x 15 combined visits[3]

Chiropodist	75% x 15 combined visits[3]
Chiropractor	75% x 15 combined visits[3]
Occupational Therapist	75% x 15 combined visits[3]
Child speech and Language	50% up €30 x 8
Child Psychology	90% up to €50 x 6 visits
Child Development benefit	75% up to €500 for a developmental / neurodevelopmental assessment
Paediatrician Benefit	€100 x 1 visit
Kids Sports Clubs	€30 contribution
Psychologist	€50 x 20 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	Up to €500
Medical and surgical appliances	As per specified list[4] (subject to €100 per person excess)
Hearing Test	Up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	75% up to €150 per policy year
Pathology-cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees[2]
Radiology - cost of test	50% Covered
Radiology consultant fees	50% As per schedule of benefits for professional fees[2]

[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 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.

[4] 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.

Personalised Packages
Choice of 1 Personalised Package from range of 2

MEMBER BENEFITS	
Health Screening	**Back Up**
Laser eye surgery	**International Second Opinion Service**
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	