My Plan 500

Table of Cover effective from 31st October 2026

You must read this table of cover along with the Tailored Health Plans membership handbook effective from October 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 €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures[1]
Private room	Semi-Private Rate subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures[1]
Day case	Covered subject to €150 excess per claim and €2,500 co-payment on certain cardiac procedures[1]
High-tech Hospital	
Semi-private room	Covered in Beacon only; subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures[1]
Private room	Semi-private rate (Beacon only); subject to €500 excess per claim and €2,500 co-payment on certain cardiac & orthopaedic procedures[1]
Day case	Covered in Beacon only; subject to €150 excess per claim
Listed cardiac procedures[1]	Covered in Beacon only; subject to €500 excess per claim; subject to €2,500 co-payment on certain cardiac procedures[1]
Listed special procedures[1]	Covered in Beacon only; subject to €500 excess per claim; subject to €2,500 co-payment on certain orthopaedic procedures[1]
Maternity	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
Emergency Inpatient Treatment Abroad and related benefits	
Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million
24 hour telephone assistance	Covered

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	
Medicall Ambulance costs	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
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered
Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)

OUTPATIENT BENEFITS – not subject to excess	
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Nurse on call	Covered
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
Convalescence benefits	€30 x 16 days
Irish Life Health ExpressCare Clinic Cover with Excess	Covered subject to €50 excess per claim
Irish Life Health ExpressCare Clinic Follow-up Cover	Covered subject to €50 excess per claim
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Specialist Weight Loss Support	Full cover for initial GP assessment and 50% cover x 6 follow-on GP check-ins with our preferred provider
Out-patient scan cover (in approved centres)	
MRI	Covered
CT	Covered
PET-CT	Covered

OUTPATIENT BENEFITS – subject to excess	
Individual excess	€250
Maximum amount of outpatient benefits per member per policy year	€800
Public A & E cover	€60 x 3 visits
Medical and surgical appliances	As per specified list[3]
Emergency dental care	€250
Manual lymph drainage	€50 x 5 visits
Home Recovery Benefit	€80 x 10 days
Psycho-oncology counselling	€40 x 5 visits
Consultant fees	€60 per visit
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

Personalised Packages
Choice of 1 Personalised Packages from range of 5

MEMBER BENEFITS	
International Second Opinion Service	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 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.