2 What you're covered for Optimise Gold

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	Covered
Private Room	Covered	Covered	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures[1]	-	-	Covered
Listed Special Procedures[1]	-	-	Covered

Maternity

Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,550
Home birth	Covered up to €3,550
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	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)
Child Home Nursing	€100 x 21 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Alternative amount for Post Operative Home Help	€120
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 €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 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	€75 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
Vaccinations: Travel or Flu	€50 per year
Health screening	Up to €450 towards a Health Screen once per policy year
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
Manual Lymph Drainage	€40 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€450
Consultant fees	€100 per visit, unlimited
Pre/Post natal medical expenses	€400
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€100 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list[3]
Pathology: Cost of test	Covered
Pathology: Consultant fees	As per schedule of benefits for professional fees[2]
Radiology: Cost of test	Covered
Radiology: Consultant fees	As per schedule of benefits for professional fees[2]
MRI Scan: non approved centre	€350
CT Scan: non approved centre	€200

Members Benefits

Back Up	Health Screening
International Second Opinion Service	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**	

[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.