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# What you're covered for

# Select Plus with Day 2 Day pack

## 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 3 on http://irishlife.ie/health-insurance/hospital-lists/

## In-patient Benefits

### Hospital Cover

Inpatient Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

| Benefits | Public Hospital (In selected hospitals only) | Private Hospital (In selected hospitals only) | High-tech Hospital (In selected hospitals only) |
|---|---|---|---|
| Semi Private Room | Covered | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] |
| Private Room | Covered | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures[1] |
| Day Case | Covered | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1] | Covered subject to €150 excess; subject to a €2,000 co-payment on certain cardiac procedures[1] |
| Listed Cardiac Procedures[1] | - | - | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures[1] |
| Listed Special Procedures[1] | - | - | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & 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 |
| 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 |

## Psychiatric Treatment

| | |
|---|---|
| Not related to substance abuse | 120 days (up to the level of Hospital Cover provided under your plan for your listed hospitals) |
| 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) |
| Inpatient Support Benefit (for travel expenses when travelling more than 50km) | €50 x 10 visits (subject to €1 excess) |
| 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 Fertility Assessment and Consultation | Covered with our preferred provider, once per policy year subject to a €60 co-payment |
| Female Health Consultation | 50% cover x 4 consultations per year with our provider partner |
| Irish Life Health ExpressCare Clinic Cover | 70% up to €200 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit |
| Postnatal Domestic Cleaning Support | Covered up to €60 for a 2 hour cleaning session twice per year |
| Essential Health Check | Covered with our preferred provider, twice per policy year subject to a €50 co-payment |
| Maternity Mental Health Support | €40 x 5 sessions with Nurture |
| Convalescence benefits | €30 x 16 days |
| HPV Vaccine | 50% up to €200 per policy year |
| Health screen at any centre | Covered up to €100 per annum |
| Antenatal Class | €30 towards an antenatal class |

## Scans & X-Rays Pack

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|---|---|
| MRI, CT and PET-CT scans in approved centres | Covered |
| Cardiac Screening | 50% Cover |
| 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] |

| **Out-patient Benefits** subject to excess | |
|---|---|
| Outpatient excess per person | €200 |
| Maximum amount of outpatient benefits per member per policy year | €5000 |
| MRI Scan: non approved centre | Not covered on this plan |
| CT Scan: non approved centre | Not covered on this plan |
| 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 | €250 |
| Consultant fees | €60 per visit |
| Pre/Post natal medical expenses | €400 |
| Public A&E Cover | €60 x 3 visits |
| Home Recovery Benefit | €80 x 10 days |
| 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 |

| **Day to Day Pack** | |
|---|---|
| GP Visits | €25 x 4 visits |
| Dentist Visits | €25 x 4 visits |
| Physiotherapist or Physical therapist | €25 x 4 combined visits[4] |
| Acupuncturist | €25 x 4 combined visits[4] |
| Chiropodist | €25 x 4 combined visits[4] |
| Chiropractor | €25 x 4 combined visits[4] |
| Dietician | €25 x 4 combined visits[4] |
| Homeopath | €25 x 4 combined visits[4] |
| Massage Therapist | €25 x 4 combined visits[4] |
| Medical Herbalist | €25 x 4 combined visits[4] |
| Occupational Therapist | €25 x 4 combined visits[4] |
| Osteopath | €25 x 4 combined visits[4] |
| Podiatrist | €25 x 4 combined visits[4] |
| Reflexologist | €25 x 4 combined visits[4] |

## 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** | |

[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.