2 What you're covered for Select Starter

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 4 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	Not covered on this plan	Not covered on this plan
Private Room	Covered	Not covered on this plan	Not covered on this plan
Day Case	Covered	Not covered on this plan	Not covered on this plan
Listed Cardiac Procedures[1]	-	-	Not covered on this plan
Listed Special Procedures[1]	-	-	Not covered on this plan

Maternity

Post Natal Home Help (PNHH)	Not covered on this plan
Public hospital cover for maternity	€400 public hospital only
Inpatient maternity consultant fees	Covered up to €300
GentleBirth App	See handbook for details

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €55,000
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	150 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

Inpatient Support Benefit (for travel expenses when travelling more than 50km)	Not covered on this plan
Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	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
Medicall ambulance costs	Covered (refer to Membership Handbook)

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	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
HPV Vaccine	50% up to €200 per policy year
Convalescence benefits	€26 x 14 days
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment

Scans & X-Rays Pack

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	€2500
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
GP Visits	€15 x 4 visits
Consultant fees	€50 per visit
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list[3]
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€250

Members Benefits

Back Up	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**	

All claims for outpatient scans and treatments carried out in a private or high-tech hospital will be capped at 66% of the total cost up to the benefit level listed on your table of cover.

[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.