Study in Ireland

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 onhttp://irishlife.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List C 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	65% Cover	Not covered on this plan
Private Room	Semi-Private Rate	65% of Semi-Private Rate	Not covered on this plan
Day Case	Covered	65% Cover	Not covered on this plan
Listed Cardiac Procedures[1]	-	-	Not covered on this plan
Listed Special Procedures[1]	-	-	Not covered on this plan

Maternity

Public hospital cover for maternity	Covered up to €385
Inpatient maternity consultant fees	Covered up to €296

Psychiatric Treatment

Not related to substance abuse	150 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)
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
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Convalescence benefits	€26 x 14 days
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	€125
Maximum amount of outpatient benefits per member per policy year	€2500
PET-CT Scan: non approved centre	Not covered on this plan
MRI Scan: non approved centre	Not covered on this plan
CT Scan: non approved centre	Not covered on this plan
GP Visits	€15 x 4 visits
Consultant fees (non-maternity)	€40 per visit
Public A&E Cover	€60 per visit
Medical and surgical appliances	As per specified list[2]
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

Student Cover	
Mindfulness app subscription	€30 contribution with our provider partner
Nutritionist or Dietician	€30 contribution
Sports Club / Gym Membership / Classes	€30 contribution
Fitness Wearables	€30 contribution
Retainers and fitted gum shields	€25 contribution
Sexual health screening - Simple 2 Test	€35 contribution with our provider partner
Flu Vaccination	Covered up to €25 per policy year

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**	

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

[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 medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.