2 What you're covered for HealthAction 4

Effective from 31st October 2026

You must read this table of cover along with the **Health Plans** membership handbook effective from October 2026, which you can find on irishlife.ie/health-insurance/help/membership-handbooks. The hospitals and treatment centres covered on this plan are set out in **List 1** on 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 subject to €100 excess per claim subject to €4,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]	Covered (Beacon only) subject to €100 excess per claim. 50% Cover in Mater Private and Blackrock Clinic. All subject to €4,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Private Room	Covered	Covered subject to €100 excess per claim subject to €4,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]	Covered (Beacon only) subject to €100 excess per night. 50% Cover in Mater Private and Blackrock Clinic. All subject to €4,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]
Day Case	Covered	Covered subject to €100 excess per claim	Covered subject to €100 excess per claim
Listed Cardiac Procedures[1]	-	-	Covered
Listed Special Procedures[1]	-	-	Covered subject to €100 excess per claim subject to €4,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures[1]

Maternity

Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees[2]
Home birth	Covered up to €4,000

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €100,000
Out-patient A&E Abroad	50% up to €1,000
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	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 Benefits

Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
Medicall ambulance costs	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)
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
Oncotype DX	Covered
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
Gender Affirmation Benefit	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	Covered up to €500 per lifetime

Out-patient Benefits

Out-patient Benefits not subject to excess

Breast prosthesis or wig (following cancer treatment)	First breast prosthesis or wig covered up to €2,000, subsequent claims covered as per specified list[3]
Eyebrow tattooing (following cancer treatment)	Covered up to €60 once per policy year
Post cancer treatment sleeping caps	Covered up to €60 once per policy year
Irish Life Health ExpressCare Clinic Cover with Excess	Covered subject to €50 excess per claim
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
Mental Health Guide	Covered (refer to Membership Handbook)
Convalescence benefits	€50 x 20 days
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

Dexa Scan: approved centre	Covered
Mammogram Scan: approved centre	Covered

Women's Health, Maternity and Fertility

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
Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Menopause Benefit	50% cover for initial consultation up to €125
Fertility benefit	Covered up to a max of €2,000 for IVF, IUI, ICSI. Twice per lifetime.
Egg freezing	Covered up to a max of €1,000 twice per lifetime
Sperm freezing	Covered up to a max of €150 once per lifetime
AMH fertility test	€50 contribution
His & Hers Fertility screening tests	€50 contribution
Out-patient maternity consultant fees	€400
Foetal Screening	€50 contribution per pregnancy
3D/4D & Early Pregnancy Scans	€50 contribution
Antenatal Class	€50 contribution
Pre/post natal yoga & Pilates	€20 x 3 visits
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
Postnatal Doula Benefit	Up to €100 contribution
Maternity Mental Health Support	€40 x 8 sessions with Nurture
Baby massage course	€50 contribution towards 1 course
Breastfeeding Consultancy	€30 x 2 sessions
Partner benefit	€50 x 1 days travel, accommodation & child minding expenses
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
Maternity Bra	€25 contribution
GentleBirth App	See handbook for details

Proactive Health Screening and Scans

Health screening & allergy testing	Up to €350 once every 2 years
Cardiac Screening	Covered up to €200
Dexa Scan	First visit fully covered 50% cover for subsequent visits
Mammogram	First visit fully covered 50% cover for subsequent visits
Women's and Men's Health Cancer Screening	75% up to €75
Specialist Weight Loss Support	Full cover for initial GP assessment and 50% cover x 6 follow-on GP check-ins with our preferred provider
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €100 with our provider partner
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Metabolic Testing	Fully covered for a standard test with Health Matters
VO2 Max Testing	€30 contribution with our provider partner
Sports Club / Gym Membership / Classes	€75 contribution
Fitness Wearables	€75 contribution
Personal Trainer / Sports psychologist	€30 contribution
Fitness Test & Personalised Exercise Programme	€450 every 2 years with our provider partner
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner

Mindfulness app subscription	€30 contribution with our provider partner
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Consultant fees	50% up to €125 per visit
Psycho-oncology Counselling	50% up to €25 x 8 visits
Manual Lymph Drainage	50% up to €25 x 5 visits
Emergency Dental Care	Up to €300
Medical and surgical appliances	As per specified list (subject to €50 excess)[3]
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]
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	50% up to 12 visits capped at €1250 per policy year
Child Development Benefit	50% up to €500 for a developmental / neurodevelopmental assessment
Adult Neurodiversity Benefit	50% up to €500 for a neurodevelopmental assessment
Play Therapy	€40 x 8 visits
Flu Vaccine	Covered up to €25 per policy year
Vaccinations: Travel Only	50% up to €50 per policy year
Vasectomy (GP or Consultant)	Covered up to €100

Day to Day Benefits

Day to Day Benefits subject to excess

Individual Day-to-day excess	€10

Day to Day Practitioners

GP Visits	50% up to €40 per visit
Dentist Visits (Routine Treatment)	50% up to €50 per policy year
Dentist Visits (Non Routine Treatment)	50% up to €100 per policy year
Physiotherapist or Physical therapist	50% up to €30 x 12 visits

Allied Health Professionals and Alternative Practitioners

Acupuncturist	50% up to €30 x 12 combined visits[4]
Chiropractor	50% up to €30 x 12 combined visits[4]
Massage therapist	50% up to €30 x 12 combined visits[4]
Osteopath	50% up to €30 x 12 combined visits[4]
Reflexologist	50% up to €30 x 12 combined visits[4]

Other Day-to-day Benefits

Chiropodist Visits	50% up to €30 x 12 combined visits[4]
Dietician Visits	50% up to €30 x 12 combined visits[4]

Nutritionist Visits	50% up to €30 x 12 combined visits[4]
Occupational therapist Visits	50% up to €30 x 12 combined visits[4]
Orthoptist Visits	50% up to €30 x 12 combined visits[4]
Podiatrist Visits	50% up to €30 x 12 combined visits[4]
Psychologist	€50 x 5 visits
Child/Teen Counselling	50% up to €30 x 8 visits
Hearing Test	Up to €40 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €50 per policy year
Prescriptions	€15 x 3 prescriptions
There may be instances where Out-patient Benefits and Day-to-day Benefits apply to the same medical expenses. In this instance when claiming online, please check your Table of Cover to choose the section you wish to claim under.	

Members Benefits

Back Up	Health Screening
International Second Opinion Service	
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.

Irish Life Health dac is regulated by the Central Bank of Ireland.