

2 What you're covered for HealthGuide 4



Effective from 1st October 2024

You should read this table of cover along with the Health Plans membership handbook effective from October 2024, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.

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 €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 excess per claim.
Private Room	Covered	Covered subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 excess per claim.
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures ¹	-	-	Covered
Listed Special Procedures ¹	-	-	Covered subject to €2,000 co-payment on certain orthopaedic 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
Postnatal Domestic Support	3 x 3 hour cleaning sessions
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
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
Out-patient A&E Abroad	75% 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

Benefit abroad for surgical procedures that are not available in Ireland	Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland



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

Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
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)
Post Operative Home Help	2 x 3 hour cleaning sessions
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	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	Covered up to €1000 per lifetime
Genetic Testing: Initial consultation	75% 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
Mental Health Guide	Covered (refer to Membership Handbook)
Medical 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
Minor Injury Clinic Cover	75% up to €500 per visit
Female Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 per visit
Convalescence benefits	€50 x 30 days

Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	90% up to 12 visits capped at €1,250 per policy year
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Mindfulness app subscription	€30 contribution
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Postnatal Doula Benefit	Up to €200 contribution
Egg freezing	Covered up to a max of €1,500 twice per lifetime
Sperm freezing	Covered up to a max of €200 once per lifetime
AMH fertility test	€75 contribution
His & Hers Fertility Screening Tests	€75 contribution
Foetal Screening	€200 per pregnancy
Out-patient maternity consultant fees	€600
Antenatal Class	€75 towards an antenatal class
Baby Massage Course	€40 for course of 4 classes
Breastfeeding Consultancy	€75 x 2 sessions
First aid course for mums and dads	Fully covered with our provider partner
Maternity Bra	€100 contribution
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Pre/post natal yoga & pilates	€20 x 3 visits
3D/4D & Early Pregnancy Scans	€100 contribution
Menopause Benefit	Full cover for initial and 1 follow up review consultation
Zika Screening	€75 contribution with our provider partner plus €10 point of sale discount
Vasectomy (GP or Consultant)	Covered up to €360
HPV Vaccine	50% up to €200 per policy year
Flu Vaccine	Covered up to €25 per policy year
Vaccinations: Travel Only	50% up to €100 per policy year
Nutrition Recovery Benefit	€50 contribution
Life Coaching Session	€50 contribution
Mammogram	First visit fully covered 75% cover for subsequent visits
Dexa Scan	First visit fully covered 75% cover for subsequent visits
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
At Home Health Testing	Covered up to €100 per policy year with our provider partner
Health screening & allergy testing	Up to €400 per policy year
Executive Health Screen	Covered once per policy year
Cardiac Screening	50% Cover
SADS Screening	€75 contribution
Sports Club / Gym Membership / Classes	€100 contribution
Fitness Wearables	€50 contribution
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	€5000
Consultant fees	75% per visit, unlimited
Child Development Benefit	Covered up to €1,000 for a developmental / neurodevelopmental assessment

A&E Cover (in choice of High Tech, Private and Public Hospitals)	Covered up to €100 per visit
Psycho-oncology Counselling	€25 x 8 visits
Manual Lymph Drainage	€25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Emergency Dental Care	€750
Medical and surgical appliances	As per specified list (subject to €50 excess) ³
Breast prosthesis or wig (following cancer treatment)	First breast prosthesis and wig covered, subsequent claims covered as per specified list ³
Eyebrow tattooing (following cancer treatment)	Covered up to €100 once per policy year
Post cancer treatment sleeping caps	Covered up to €60 once per policy year
Pathology: Cost of test	Covered
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	Covered
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²

Day to Day Benefits

Day to Day Benefits subject to excess

Individual Day-to-day excess	€1
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Day to Day Practitioners

GP Visits	75% of each visit
Dentist Visits	75% up to €400 per policy year
Physiotherapist or Physical therapist	€50 x 15 visits

Allied Health Professionals and Alternative Practitioners

Acupuncturist	75% x 20 combined visits ⁴
Chiropractor	75% x 20 combined visits ⁴
Massage therapist	75% x 20 combined visits ⁴
Osteopath	75% x 20 combined visits ⁴
Reflexologist	75% x 20 combined visits ⁴
Reiki practitioner	75% x 20 combined visits ⁴

Other Day-to-day Benefits

Fertility benefit	Covered up to a max of €2,500 for IVF, IUI, ICSI. Twice per lifetime
Chiropodist Visits	75% x 20 combined visits ⁴
Dietician Visits	75% x 20 combined visits ⁴
Nutritionist Visits	75% x 20 combined visits ⁴
Occupational therapist Visits	75% x 20 combined visits ⁴
Orthoptist Visits	75% x 20 combined visits ⁴
Podiatrist Visits	75% x 20 combined visits ⁴
Speech Therapist	75% x 20 combined visits ⁴
Psychologist	€100 x 10 visits
Child/Teen Counselling	50% up to €60 x 8 visits
Hearing Test	Up to €50 x 1
Optical (eye test and/or glasses/lenses combined)	75% up to €250 per policy year
Prescriptions	€30 x 5 prescriptions

Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.



Members Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	Laser Eye Surgery
For full details on the above and 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.