

Getting started in Ireland

Let us take care of all your employees' benefit needs



HEALTH



LIFE



WELLBEING



PENSIONS



INCOME PROTECTION



INVESTMENTS



Irish expertise. Global strength.

Thank you for considering Irish Life Health as your new health insurance partner.

At Irish Life Health our vision is to help you live a healthier life. This simply means doing more for our members by offering them easy access to a comprehensive suite of benefits and services that will proactively support their health and wellbeing.

Irish Life have over **80 years' experience** partnering with some of Ireland's largest organisations, to help them deliver employee benefit strategies that attract and retain talent. We are proud to be a **proactive partner to over 3,000 employers** including many of Ireland's largest and most well know companies, have a **relationship with almost one in three people in Ireland** and **work with 27 of the top 30 largest FDIs located in Ireland.***

As the largest single provider of employee benefit solutions in Ireland, Irish Life are the only company that can offer your team a full suite of employee benefits including health insurance, pensions, and income protection, offering a seamless support process for setting up these benefits in Ireland. This unique position also means we have the expertise and insight to help you to make employee benefit decisions that will support the growth of your business in Ireland.

We would warmly welcome the opportunity to work with you in finding the optimum health insurance solution for you and your team, as you set up your business in Ireland.



Damian Fadden, Commercial Director



HELPING
1.6
million
people

Partner to
27 of the top **30**
FDIs in
Ireland

9/10
Employers score us 9 out of 10 for ease of doing business

TRUSTED
for over
80
years

Global
strength
GREAT-WEST
LIFECO INC.

Why Irish Life Health?

There are lots of ways we can support your organisation's growth in the Irish market. At a glance, here are some of the key features we think will be of particular interest to you:

One connected solution

As the **largest single provider of health, wealth, and protection benefits in Ireland**, we have the most connected employee benefits ecosystem in the market. We work in partnership with **27 of the top 30 FDIs located in Ireland** so you can be confident that you are choosing an expert who can support your growth needs in the Irish market.



Making it easy

Our corporate customers score us **9 out of 10 for ease of doing business**. Our experienced FDI team will work closely with you to understand your company's needs and provide expert advice.

We can administer and manage a full suite of employee benefits on your behalf, getting you up and running quickly and removing the complexity of managing multiple employee benefits, giving you more time to focus on growing your business in Ireland.

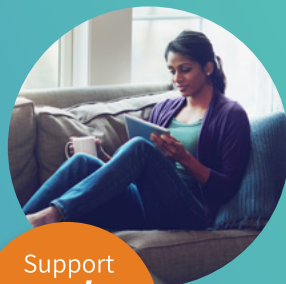


Wider and faster access

Irish Life Health's core difference is our commitment to providing the widest and fastest access. When your employees are unwell their priority, and yours, is getting the care they need as simply and quickly as possible. That's why we offer our members access to benefits like in-person GP care nationwide within 24 hours¹, fast and unlimited virtual access to a range of clinicians² and better access to Minor Injury Clinics and direct settlement scan centres in the country³.

Mental Health as a priority

Often, when your employees need support with their mental health, it's hard to know where to turn. The Mental Health Guide⁴ is a unique care pathway, designed to meet the variety of needs we know exist in the areas of stress, anxiety, and depression, available to members at no additional cost.



Support
24/7
365 Days
a Year

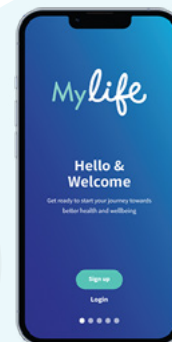
A focus on Female health⁵

Getting expert female health advice is important but accessing it can often be challenging for women. Our Female Health programme gives members direct access to specialist female health GPs, who can offer guidance and support in areas such as menstrual health, contraception, fertility, menopause and beyond.



More preventative benefits

At Irish Life Health, we want to show you the way to a healthier future. We want to make a positive impact on the long-term health of your employees and your organisation. That's why we provide a unique range of preventative benefits including contributions to gym membership, sports clubs and fitness wearables as well as access to the MyLife app⁶ and screening.



Our partnership journey



Audrey Kelly
Head of
Corporate Sales



Michelle Keogh
Corporate Sales
Manager



Stephen Byrne
Senior Corporate Sales



Eleanor Browne
Corporate Sales

Driving results and solutions for you across all benefits

Data & Insights
resulting in focused
action



Collaborative
Planning
for future



Driving Efficiencies
across all benefits



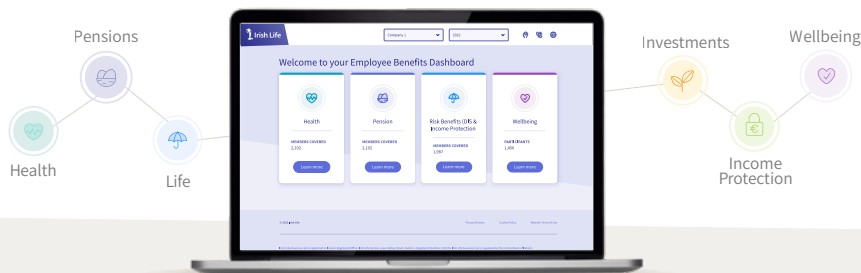
Monitoring
engagement & value



A more connected solution for employers

Employee Benefits Dashboard

See more, understand more, and do more with all your Irish Life data in one place.



A better understanding of your employees' benefit experience and outcomes



Who's using what benefits, and when.



How claims are trending year-to-year.



How employees are engaging with their pensions.



What's causing long-term absences and illnesses.



Have multiple Irish Life products?

It's now easier to spot key trends in your employees' health, wellbeing, and financial security with a combined view of all your Irish Life products.



SAVE TIME

with instant access to your data, all in one place, whenever you need it.



SHARE

custom reports with colleagues to highlight the value employee benefits bring.



UNDERSTAND

which benefits employees value most, how they engage with them, and what the ROI is.



UNLOCK

insights and trends to guide impactful changes.



BENCHMARK

your scheme against similar companies.



DATA

is always anonymised, secure, and processed transparently.

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Reporting

All our administrative and management reports can be generated via web browser, viewed through your secure online account. All reports and monthly invoices generated will provide the necessary data required for processing employee Benefit in Kind (Gross Premium).

We will also generate annual reports that provide the 'amount eligible for TRS' per employee based on the amount that is company paid by you as required by Revenue.

In addition to the system generated reports we will also produce aggregate reports on claims data with Healthy Minds EAP, Digital Doctor and other relevant information, for your employees.

Continuous Improvement and Quality Assurance

Our objective is to create an agile, innovative and digitally enabled organisation so that we deliver better for our customers.

We are focused on continuous improvement through our quality assurance programme. This programme assesses performance standards and customer experience. The output of our assessments drives change and continuous improvement initiatives in our processes, scripts, customer tools, our training and control environment.



Continuous
Improvement



Quality
Assurance



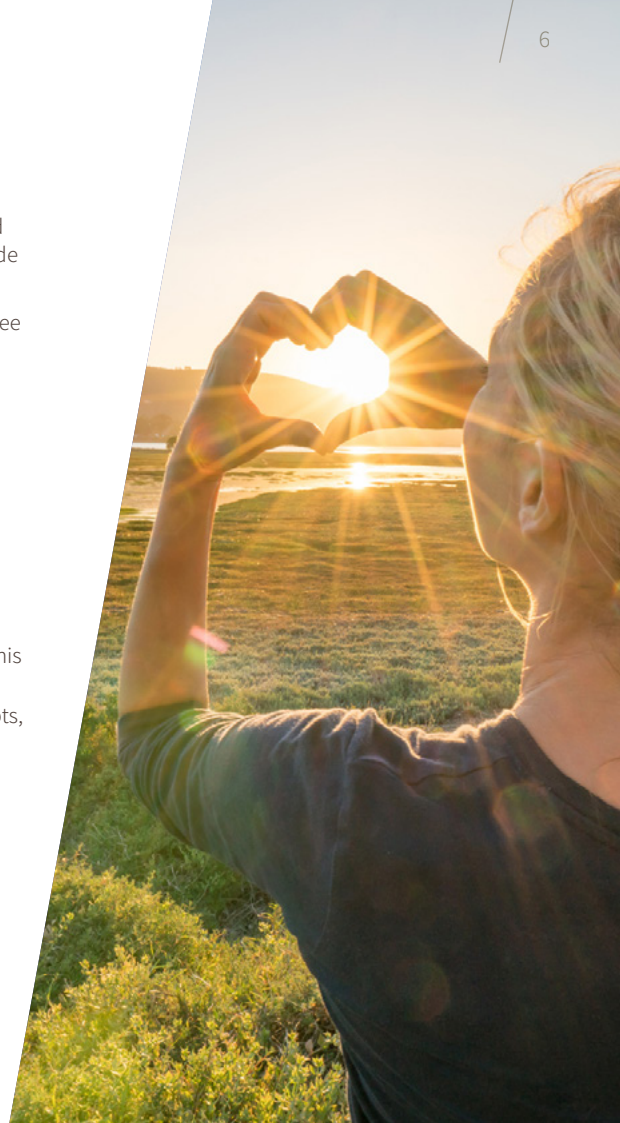
Performance
Assessment



Customer
Initiatives



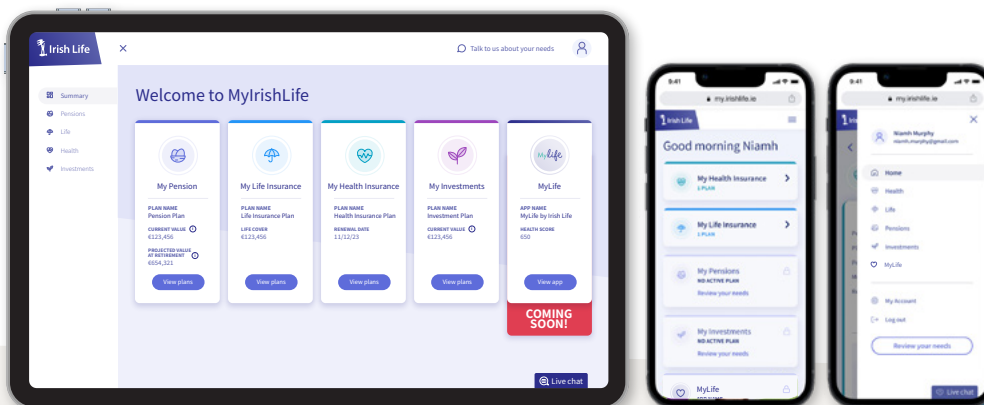
Training
and Control



Creating a more connected employee experience

Welcome to MyIrishLife

Making it easier for your employees to access what they need when they need it.













Benefits for your business

- > Encourages employees to engage more with their physical, mental and financial wellbeing
- > Helps your employees understand the value of their benefits
- > Showcases the breadth of benefits you provide.



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Benefits for your employees

-  All your Irish Life benefits, in one place
-  Access your virtual health services via MyClinic
-  Claim money back for your day-to-day expenses
-  Quickly check your cover
-  Find your nearest Minor Injury Unit
-  Track your pension and investments
-  Update your policy details
-  Access a financial review, at no extra cost
-  Join MyLife challenges
-  Redeem your MyLife rewards

The health system in Ireland

Ireland has a two tier health system - public and private.

	Management	Hospital Types & Access	
 Public	Managed by a state body - the Health Service Executive (HSE)	Public Hospital You can stay either in a multi-occupancy room or a private room depending on the availability in the hospital.	<p>Both systems aren't completely separate. If you have private health insurance you could be treated by the public health care system - for example in an emergency.</p>
 Private	Treatments and services provided by a network of private hospitals and clinics. Treatment for private patients is also available in public hospitals	Private Hospital You can stay in either a semi-private room or a private room depending on your cover and availability.	
		High-Tech Hospital These offer access to advanced equipment and treatments.	

Why take out private Health Insurance?

Reduce waiting times for certain procedures

Private treatment can be expensive if you don't have health insurance

Cover for private and/or high-tech hospitals, gives you faster access to treatment*

You can claim back money on everyday medical expenses*

*Depends on the level of cover on your plan. Please see your table of cover and membership handbook for details on exactly what's covered.

Health Plan comparisons

		HealthGuide 2	Benefit Access 300	First Cover Extra
In-patient Benefits				
HOSPITAL COVER	Public Hospital			
	Semi-private room	Covered	Covered	Covered
	Private room	Covered	Covered	Covered
	Day case	Covered	Covered	Covered
	Private Hospital			
	Semi-private room	Covered subject to €150 excess per claim, subject to €3,000 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures*	Covered subject to €300 excess per claim, subject to a €2,000 co-payment on certain cardiac & orthopedic procedures*	Not covered on this plan
	Day case	Covered subject to €75 excess per claim	Covered subject to €100 excess per claim, subject to a €2,000 co-payment on certain cardiac procedures*	Not covered on this plan
	High-tech Hospital			
	Listed Cardiac Procedures*	Covered	Covered (Beacon only) subject to €300 excess per claim, subject to €2,000 co-payment on certain cardiac procedures.	Not covered
	Listed Special Procedures*	Covered subject to €150 excess per claim, subject to €3,000 copayment on certain orthopaedic procedures and €500 copayment on certain ophthalmic procedures	Covered (Beacon only) subject to €300 excess per claim, subject to €2,000 co-payment on certain cardiac & orthopaedic procedures.	Not covered
Day case	Covered subject to €75 excess per claim	Covered (Beacon only) subject to €100 excess per claim, subject to €2,000 co-payment on certain cardiac procedures.	Not covered	
Day-to-day Practitioners				
GP visits	50% of each visit, alongside Digital Doctor	Unlimited Digital Doctor	€20 x 3 visits, alongside Digital Doctor	
Dentist visits	50% up to €175 per policy year	Not covered	€20 x 3 visits	
Physiotherapist or Physical Therapist	€30 x 15 visits	Not covered	€20 x 3 visits	
Consultant fees	50% per visit, unlimited	€60 per visit, subject to excess**	€50 per visit, subject to excess***	

*All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

Outpatient excess per person €250. *Outpatient excess per person €200.

MyClinic : access, whenever, wherever you need it

Taking time out to visit a healthcare professional isn't always convenient. That's why at Irish Life Health, we visit you. With MyClinic, our members get unlimited Digital Doctor consultations, professional counselling, back & neck physiotherapy and much more.



Digital Doctor

Unlimited, fast access to Doctor's advice and prescriptions via chat, phone or video.



Nurse on Call

Qualified nurses you can call on 24/7 for non-emergency medical advice.



Back-Up

Expert physios providing expert advice and treatment for acute neck, back and spine pain.



Healthy Minds

Professionally trained counsellors to listen and give considered and practical advice 24/7.



Virtual Speech & Language

The professional assistance your child needs to help them communicate with ease and confidence.



Virtual Physiotherapy

Expert physios to help diagnose a range of conditions and outline a treatment plan to get you back on track.



Virtual Dietician

Consult with a registered dietician to get expert advice on how to achieve your food or diet related health goals.



Minor Injury Clinic

Get rapid access to efficient and convenient treatment and advice on minor injuries.



Medical Second Opinion

An independent review of your diagnosis and treatment plan in a world renowned medical centre.



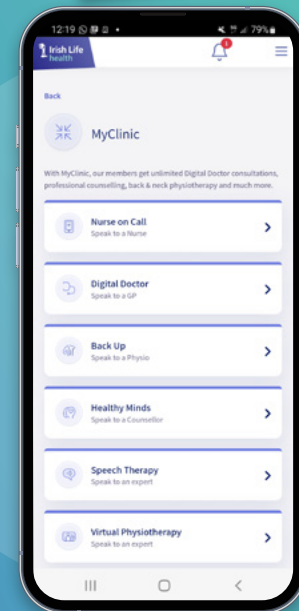
Female Health NEW

Support and advice from expert female health GPs who can explain the factors to consider, treatment options available to you, and where and how to avail of them.



Access
via

MyIrishLife



Terms and conditions apply. Please check your Table of Cover and Membership Handbook for more information and your exact cover. Virtual Dietician, Virtual Physiotherapy and Virtual Speech and Language Therapy benefits have separate terms and conditions which can be viewed on irishlifehealth.ie. Age restrictions may apply, to see exactly what is covered refer to your Member Handbook. Exclusively for Irish Life Health members.

Testimonials

“ A key factor for us in choosing to partner with Irish Life Health was how on hand they were to provide support to the company from a perspective of employer-client relations and also employee-client relations.

Irish Life Health provided easy access to information and training on portals from an administration perspective, there was a huge range of plans on offer from Irish Life that provided different levels of cover based on our internal employee profile. The set up was quite seamless and straightforward from both sides.

Our account manager is one of the best I have dealt with, he is always on hand to offer support, guidance, and information. Upon partnering with Irish Life, Stephen came into the office and spent a full day meeting all employees, informing them about what Irish Life Health had to offer. Once this was completed, each year upon renewal if there are additions to the scheme as an employer, we are full informed and can send out new information to current policyholders or perspective policyholders.

The (scheme administrators) portal itself is really easy to use and the customer service team is great to liaise with both from a corporate point and an end-user perspective. ”

Natalie Byrne
HR Manager



“ We’ve always been satisfied with the service and coverage provided and this was a significant factor in deciding to go with Irish Life Health as our provider.

The set up was very straightforward. Having a dedicated microsite has made it much easier for new employees to join the scheme with a minimum of fuss. ”

Paul O’Dwyer
Managing Director



You're in great company



Boston
Scientific



DIOR



Johnson & Johnson

Lilly



sanofi



¹ Appointments are subject to availability of service and individual clinic opening hours. Services are not available on weekends and bank holidays. This service is primarily intended for those who do not have an existing GP or can't access their own GP.

² Via MyClinic - services available where covered on your plan and clinically appropriate

³ Irish Life Health provide the widest access to Minor Injury Clinics in Ireland, with access to 22 clinics including Affidea, HSE Minor Injury Units and Laya Clinics and the widest network of direct settlement scan centres in the country. Information correct as of March 2024

⁴ The Mental Health Guide benefit is provided by Centric Mental Health and is available to members aged 18 years and over who have been identified as struggling with anxiety, stress or depression.

⁵ Female Health Consultation is provided by Centric Health. This service is not intended to replace your usual GP, it is designed to give you specialist GP advice and support in the area of female health. Where covered on your plan, this benefit gives you 50% cover towards four consultations per policy year. Terms and conditions apply.

⁶ MyLife provided by Irish Life Financial Services is not a regulated financial service. Terms & Conditions apply.

Information correct as of June 2024.

Irish Life Assurance plc is registered in Ireland. Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered Number: 152576. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

Irish Life Health dac is a private company limited by shares and registered in Ireland. Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered Number: 376607. Irish Life Health dac is regulated by the Central Bank of Ireland.

Irish Life Financial Services Limited is tied to Irish Life Assurance plc for life and pensions. Irish Life Financial Services Limited is registered in Ireland. Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered Number: 489221. Irish Life Financial Services Limited is regulated by the Central Bank of Ireland.

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