



Am I Covered?

Checking your cover is easy with our online cover check tool. In a few clicks you can see what benefits you have across:



Having a Procedure



Consultants & Investigations



Overseas Cover



Day-to-Day Cover

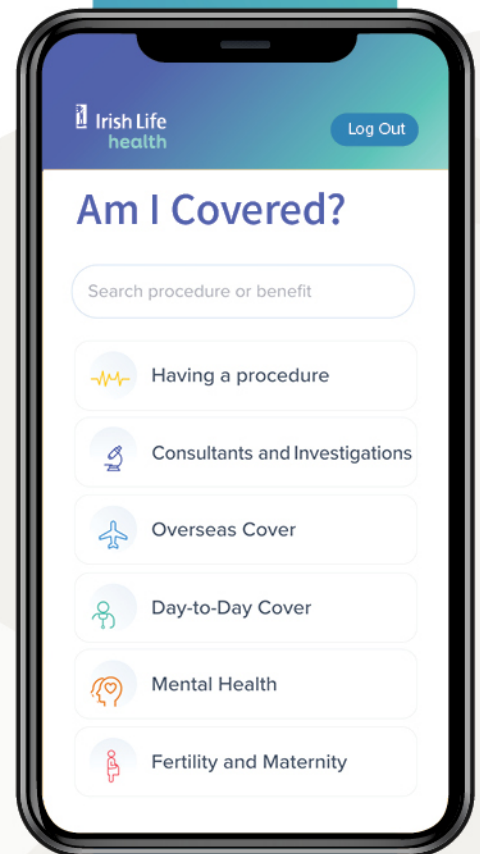


Mental Health



Fertility & Maternity

NEW



Am I Covered?
is available in your
online account on
irishlifehealth.ie
and in the Irish Life
Health App



Manage your Irish Life Health Policy online

- > It's easy to sign up for edocs and instantly access your documents
- > It's easy to claim online
- > It's easy to update your personal information
- > It's easy to use MyClinic benefits
- > It's easy to check Am I Covered?

Sign up or log in to your secure online account today at:
www.irishlifehealth.ie/login

2 What you're covered for 4D Health 2



Effective from 31st December 2022

You should read this table of cover along with the Tailored Health Plans membership handbook effective from January 2023, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List A in Part 12 of your Tailored 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 €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only) subject to €150 excess per claim. 50% Cover in Blackrock Clinic and Mater Private.
Private Room	Covered	Semi-Private Rate subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹	Semi-Private Rate (Beacon only) subject to €150 excess per claim. 50% of Semi-Private Rate in Blackrock Clinic and Mater Private
Day Case	Covered	Covered subject to €75 excess per claim	Covered subject to €75 excess per claim
Listed Cardiac Procedures ¹	-	-	Covered subject to €150 excess per claim
Listed Special Procedures ¹	-	-	Covered subject to €150 excess per claim 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

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €100,000
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

International Second Opinion Service	Covered - refer to your Membership Handbook
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
Post Operative Home Help	2 x 3 hour cleaning sessions
Convalescence benefits	€50 x 15 days
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)
Medical ambulance costs	Covered (refer to Membership Handbook)
Gender Affirmation Benefit	50% up to €10,000 per lifetime
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
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
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
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.
Minor Injury Clinic Cover	75% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €200 per visit
MRI Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year
CT Scan: approved centre	Covered
Out-patient maternity consultant fees	€400
Menopause Benefit	60% cover for initial consultation
PET-CT Scan: approved centre	Covered
Health screening & allergy testing	Up to €200 per policy year
Nutrition Recovery Benefit	€50 contribution
Child Development Benefit	50% up to €200 for a developmental / neurodevelopmental assessment

Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	50% up to 12 visits capped at €1,000 per policy year
Mammogram	First visit fully covered
Dexa Scan	First visit fully covered

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% per visit, unlimited
Public A&E Cover	50% up to €50 per visit
Psycho-oncology Counselling	50% up to €25 x 8 visits
Manual Lymph Drainage	50% up to €25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Emergency Dental Care	€250
Medical and surgical appliances	As per specified list (subject to €100 excess) ³
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Pathology: Cost of test	50% Cover
Radiology: Cost of test	50% Cover
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	50% of each 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	€30 x 10 visits



Allied Health Professionals and Alternative Practitioners

Acupuncturist	50% x 12 combined visits ⁴
Chiropractor	50% x 12 combined visits ⁴
Homeopath	50% x 12 combined visits ⁴
Massage therapist	50% x 12 combined visits ⁴
Osteopath	50% x 12 combined visits ⁴
Reflexologist	50% x 12 combined visits ⁴
Reiki practitioner	50% x 12 combined visits ⁴



Other Day-to-day Benefits

Chiropodist Visits	50% x 12 combined visits ⁴
Psychologist	€25 x 10 visits
Dietician Visits	50% x 12 combined visits ⁴
Hearing Test	Up to €25 x 1
Nutritionist Visits	50% x 12 combined visits ⁴

Occupational therapist Visits	50% x 12 combined visits ⁴
Optical (eye test and/or glasses/lenses combined)	50% up to €75 per policy year
Orthoptist Visits	50% x 12 combined visits ⁴
Podiatrist Visits	50% x 12 combined visits ⁴
Prescriptions	€15 x 3 prescriptions
Speech Therapist	50% x 12 combined visits ⁴

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.

Personalised Packages

You Extra

Orthodontics	€100 cash benefit
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
Laser treatment - skin conditions	€25 contribution
Laser treatment - facial hair	€25 contribution
Dermatology Benefit	€75 contribution with Provider Partner
Mindfulness Course	€50 cash back
Laser Eye Surgery Benefit	Up to €200 once per lifetime
Dietician or Nutritionist	€30 x 2 visits
Sports Club / Gym Membership / Classes	€30 contribution
Sexual health screening - Simple 2 Test	Covered with our provider partner
Vasectomy (GP or Consultant)	Covered up to €360
One hour teeth whitening	10% point of sale discount plus 10% contribution up to max. of €25
Flu vaccination	Fully covered with our provider partner
Weight Management 20 week programme	€60 point of sale discount plus €40 contribution with Motivation.ie

Mind Extra

Mindfulness app subscription	€30 contribution
Stress Reduction Programme (MBSR)	€75 contribution
Self-Compassion Programme (MSC)	€75 contribution
Life coaching	€30 contribution
Cognitive Behavioural Therapy for ADHD	€30 x 5 visits
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Massage therapist	€25 x 2 visits
Meditation support devices	€30 contribution
Yoga/Pilates classes	€25 x 4 visits

Members Benefits

Back Up	International Second Opinion Service
Laser Eye Surgery	Smiles Dental Access Package
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.