

# Horizon 4

## Your health benefits at a glance



As a valued Irish Life Health member, you can enjoy peace of mind through access to a broad network of public, private and high-tech hospitals. With your Irish Life Health plan, you can also claim on a wide range of everyday expenses such as GP, dentist and consultant fees. Take a look at some of the key benefits of your plan below.

You should read this table of cover along with the Tailored Health Plans membership handbook effective from July 2023, which you can find on [irishlifehealth.ie/more-info](http://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

Consultants fees	Covered
In-patient scans	Covered
<b>Public hospital</b>	
Semi-private room	Covered
Private room	Covered
Day Case	Covered
<b>Private hospital</b>	
Semi-private room	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Private room	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Day case	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
<b>High-tech hospital</b>	
Semi-private room	Covered (Beacon Only) subject to €50 excess per claim. Mater Private and Blackrock Clinic 50% cover
Private room	Covered (Beacon only) subject to €50 excess per claim. 50% Cover in Blackrock Clinic and Mater Private
Day case	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Listed cardiac procedures	Covered subject to €50 excess per claim subject to €1,000 co-payment on certain cardiac procedures <sup>1</sup>
Listed special procedures	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>

### Maternity

Public hospital cover for maternity	3 nights' accommodation
In-patient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Home birth	Covered up to €4,000

### Emergency In-patient Treatment Abroad and related benefits

Hospital bill for in-patient 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

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 in-patient 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 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 for up to a maximum of €1,500 per calendar year
Gender Affirmation Benefit	Covered up to €100,000 per lifetime
Genetic Testing: Initial consultation	50% 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	Yes
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 per visit
HPV Vaccine	50% up to €200 per policy year
Menopause Benefit	80% cover for initial consultation
Out-patient maternity consultant fees	€500
Nutrition Recovery Benefit	€50 contribution
Health screening & allergy testing	Up to €200 per policy year
Child Development Benefit	75% up to €300 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 scan cover (in approved centres)

PET-CT	Covered
MRI	Covered
CT	Covered

### Out-patient Benefits - subject to excess

Individual excess	€1
Maximum amount of out-patient benefits per member per policy year	€4,000
Consultant fees	75% 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	Up to €250
Medical and surgical appliances	As per specified list <sup>3</sup> (subject to €100 excess)
Pathology - cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees <sup>2</sup>
Radiology - cost of test	50% Covered
Radiology consultant fees	50% As per schedule of benefits for professional fees <sup>2</sup>

## Day to Day Benefits

Individual Day-to-day excess	€1
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### Allied Health Professionals and Alternative Practitioners

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

### Day to day Practitioners

GP visits	75% of each visit
Dentist Visits (Routine Treatment)	50% up to €50 per policy year
Dentist Visits (Non Routine Treatment)	50% up to €250 per policy year
Physiotherapist or Physical therapist	€40 x 10 visits

### Other day to day benefits

Chiropodist	50% x 12 combined visits <sup>4</sup>
Psychologist	€25 x 10 visits
Dietician	50% x 12 combined visits <sup>4</sup>
Hearing test	Up to €25 x 1
Nutritionist	50% x 12 combined visits <sup>4</sup>
Occupational therapist	50% x 12 combined visits <sup>4</sup>
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
Orthoptist	50% x 12 combined visits <sup>4</sup>
Podiatrist	50% x 12 combined visits <sup>4</sup>
Prescriptions	€15 x 5 prescriptions
Speech therapist	50% x 12 combined visits <sup>4</sup>

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

## Personalised Packages

Choice of 3 Personalised Package from range of 8

## Member Benefits

International Second Opinion Service	Back Up
Laser Eye Surgery	Health Screening

For full details on the above and more please visit the 'Member Benefits' section on [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

## Footnotes

- (1) All procedure lists are available on [www.irishlifehealth.ie](http://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](http://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](http://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.

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## Extra Packages



### EXTRAS

A choice of 3  
from a range of 8

Personalised Packages are extra benefits that you can add to your health insurance plan allowing you to tailor your cover to suit your lifestyle. You can add 3 Personalised Packages from the 8 detailed below to your plan at no extra cost. Benefits effective from 1st October 2023.



#### Fertility Extra

Fertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Egg freezing	50% cover up to a max of €1,000 once per lifetime
Sperm freezing	50% cover up to a max of €125 once per lifetime
AMH Fertility test	€75 contribution
His & Hers Fertility Screening Tests	€50 contribution
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Nutritionist, Dietician or Acupuncturist	€25 x 2 visits

#### Children Extra

Paediatrician visits	€100 x 1 visit
Parenting Course	€50 contribution to 1 course
Kids Sports Clubs	€30 contribution
Play Therapy	€40 x 8 visits
Child/Teen counselling	50% up to €50 x 8 visits
Child/Teen orthodontics	€100 cash benefit
SADS screening benefit	€50 contribution
Child Speech & Language therapist	50% up to €30 x 10 visits
Meningitis B / Chicken Pox Vaccines	€50 contribution per course of treatment



#### Maternity Extra

3D/4D & Early Pregnancy Scans	€70 contribution
Antenatal Class	€75 towards an antenatal class
Zika screening	€75 contribution with our provider partner plus €10 point of sale discount
Flu Vaccination	Covered up to €25 per policy year
Breastfeeding Consultancy Visits	€50 x 2 visits
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Doula Support	2 x 3 hour sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 4 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 3 x 3 hours with postnatal supporter
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Pre/Post Natal Yoga & Pilates	€20 x 3 visits
Partner Expenses	€50 x 2 days travel, accommodation & child minding expenses
Baby massage course	€40 for course of 4 classes
First Aid course for Mums and Dads	10% point of sale discount plus €90 contribution with our provider partner
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details

#### Mind Extra

Mindfulness app subscription	€30 contribution
Stress Reduction Programme (MBSR)	€100 contribution
Self-Compassion Programme (MSC)	€100 contribution
Life coaching	€50 contribution
Cognitive Behavioural Therapy for ADHD	€40 x 8 visits
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Massage therapist	€25 x 2 visits
Meditation support devices	€50 contribution
Yoga/Pilates classes	€25 x 4 visits





## Travel Extra

Additional costs arising from in-patient claim	€1,500
Additional costs arising from out-patient claim	€500
Out-patient A&E abroad	50% up to €1,000
Travel Vaccine Consultation	€75 contribution with our provider partner
Travel Vaccination	€50 contribution with our provider partner plus 10% point of sale discount
Prescriptions Abroad	€20 x 1 prescription



## Sports Extra

Fitness Test & Personalised Exercise Programme	€300 every 2 years with our provider partner
Sports Psychologist visits	€30 x 3 visits
Physiotherapist or Physical Therapist	€30 x 3 visits
Sports club / Gym membership / Classes	€50 contribution
VO2 Max Testing	€30 contribution with our provider partner
Metabolic Testing	Fully covered for a standard test with Health Matters
Sports Massage / Personal Training Sessions	€30 x 3 sessions
Wearable Trackers	€30 contribution
Fitted Gum Shield / Protective Sports Gear	50% back up to €30
Foam Roller Benefit	50% back up to €30
SADS Screening Benefit	€75 contribution



## 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	€100 contribution with Provider Partner
Laser eye surgery benefit	Up to €300 once per lifetime
Mindfulness Course	€50 cash back
Dietician or Nutritionist	€30 x 3 visits
Sports Club / Gym Membership / Classes	€50 contribution
Sexual Health Screening - Simple 2 Test	€35 contribution 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
Weight Management 20 week programme	€60 point of sale discount plus €40 contribution with Motivation.ie
Flu vaccination	Covered up to €25 per policy year

## Screening Extra

MRI Scan: non approved centre	€75 contribution
CT Scan: non approved centre	€75 contribution
PET-CT Scan: non approved centre	€75 contribution
SADS screening benefit	€75 contribution
Men's Cancer Screening	€50 contribution
Women's Cancer Screening	€50 contribution
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
At Home Health Testing	Covered up to €75 per policy year with our provider partner
Fitness Test & Personalised Exercise Programme	€200 every 2 years with our provider partner



# How do I claim?

You can claim for your day to day and out-patient expenses online. Log into your member secure area on [irishlifehealth.ie](http://irishlifehealth.ie), upload a photo of your receipt and submit your details – it's that simple. You must submit claims for any out-patient or day-to-day benefits within 6 months of the end of the relevant policy year. Receipts received after this date will not be paid. Please see your membership handbook for more detail.

Information correct as of 01 October 2023.

Please note each Irish Life Health plan provides different levels of cover which may or may not suit your needs. Information relating to benefits, cover and member benefits contained in tables within this document is not conclusive. General terms & conditions apply. For full details on what's covered and what's not covered see the relevant Table of Cover and Member Handbook.

Irish Life Health dac, PO Box 13028, Dublin 1

01 562 5100 [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

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