

2 What you're covered for HealthAction Plus



Effective from 1st May 2026

You should read this table of cover along with the Health Plans membership handbook effective from May 2026, 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 €150 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 €150 excess per claim. 45% 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 €150 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 €150 excess per claim. 45% 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 €150 excess per claim	Covered subject to €150 excess per claim
Listed Cardiac Procedures ¹	-	-	Covered
Listed Special Procedures ¹	-	-	Covered subject to €150 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)
Medical ambulance costs	Covered (refer to Membership Handbook)
Child Home Nursing	€200 x 14 days (following inpatient stay of minimum 5 days)
Parent accompanying child	€105 x 14 days (not payable for the first 3 days)
Oncotype DX	Covered
Pre Implantation Genetic Testing	50% up to €2,500 per lifetime
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 €100,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	Covered up to €1000 per lifetime
Gender Affirmation Support Benefit	Covered up to €5,000 per lifetime
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



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
Convalescence benefits	€50 x 20 days
Irish Life Health ExpressCare Clinic Cover with Excess	Covered subject to €50 excess per claim
Minor Injury Clinic Cover (Pay & Claim with Excess)	Covered subject to €50 excess per claim
Mental Health Guide	Covered (refer to Membership Handbook)
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

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
Female Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Menopause Benefit	Covered up to €250 per visit, once per year
Fertility benefit	Covered up to a max of €1,500 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	€100 contribution
Antenatal Class	€50 contribution
Home Early Midwife Support following 1 night stay in hospital	3 x 2 hour sessions with a midwife
Home Early Midwife Support following 2 nights stay in hospital	2 x 2 hour sessions with a midwife
Postnatal Doula Benefit	Up to €100 contribution
Maternity Mental Health Support	€40 x 8 sessions with Nurture
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
GentleBirth App	See handbook for details

Proactive Health Screening and Scans

Health screening & allergy testing	Up to €500 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	Covered up to €200 once per year
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
Fitness Test & Personalised Exercise Programme	€300 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
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Maximum amount of outpatient benefits per member per policy year	€2000
Consultant fees	50% per visit
Psycho-oncology Counselling	50% up to €25 x 8 visits
Manual Lymph Drainage	Covered up to €500
Emergency Dental Care	50% up to €510
A&E Cover	50% up to €50 per visit in choice of High Tech, Private and Public Hospitals listed on your plan
Medical and surgical appliances	As per specified list (subject to €50 excess) ³
Pathology: Cost of test	50% Covered
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	50% Covered
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²
Child Development Benefit	50% up to €500 for a developmental / neurodevelopmental assessment
Adult Neurodiversity Benefit	50% up to €500 for a neurodevelopmental assessment
Adult Counselling - Psychologists	75% x 20 visits per year
Adult Counselling - Counsellors and Therapists	75% x 20 visits per year
Dean Clinic Outpatient Treatment	50% x 12 visits
Lois Bridges Outpatient Treatment	50% x 12 visits
Play Therapy	50% x 8 visits
Adult Vaccination (Non-Travel)	Covered up to €40 per policy year
Meningitis B / Chicken Pox Vaccinations	50% up to €50 per year
Vaccinations: Travel Only	50% up to €60 per policy year
Vasectomy (GP or Consultant)	50% up to €250 once per lifetime
Intrauterine system (IUS) hormonal coil-device	50% of costs up to €100 per year
Intrauterine system (IUS) hormonal coil-procedure	50% of costs up to €150 per year



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% up to €40 per visit
Dentist Visits	50% up to €300 per policy year
Physiotherapist or Physical therapist	50% up to €40 x 25 visits



Allied Health Professionals and Alternative Practitioners

Acupuncturist	50% up to €25 per visit
Chiropractor	50% up to €25 per visit
Massage therapist	50% up to €25 per visit
Osteopath	50% up to €25 per visit
Reflexologist	50% up to €25 per visit



Other Day-to-day Benefits

Chiropodist Visits	50% up to €25 per visit
Dietician Visits	50% up to €25 per visit

Nutritionist Visits	50% up to €25 per visit
Occupational therapist Visits	50% up to €25 per visit
Orthoptist Visits	50% up to €25 per visit
Podiatrist Visits	50% up to €25 per visit
Child/Teen Counselling	50% up to €25 x 8 visits
Hearing Test	50% up to €40 per policy year
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year

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	Laser Eye Surgery
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.