



Benefits Summary

2024

LIVE *well*

LIVEwell Benefits Summary



Lifestyle and Wellbeing Benefits



Proactive Lifestyle: Fitness	<ul style="list-style-type: none">> Personal Trainer: €30 x 2 sessions> Fitness Wearables: €30 contribution> Sports club/Gym membership/classes: €50 contribution> Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress: 50% up to €75 with our provider partner			
Proactive Lifestyle: Therapies not related to fitness	<p>75% x 15 combined visits²</p> <table><tr><td><ul style="list-style-type: none">> Massage Therapist> Reflexologist> Acupuncturist> Dietitian> Nutritionist> Voice Coaching> Osteopath</td><td><ul style="list-style-type: none">> Podiatrist> Medical Herbalist> Chiropractor> Chiropodist> Occupational Therapist> Unlimited Virtual Dietitian visits on MyClinic</td></tr></table>		<ul style="list-style-type: none">> Massage Therapist> Reflexologist> Acupuncturist> Dietitian> Nutritionist> Voice Coaching> Osteopath	<ul style="list-style-type: none">> Podiatrist> Medical Herbalist> Chiropractor> Chiropodist> Occupational Therapist> Unlimited Virtual Dietitian visits on MyClinic
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Travel Vaccinations	<ul style="list-style-type: none">> Vaccinations: Travel Only, €50 per year			

Preventative Benefits



GP	<ul style="list-style-type: none"> > First 2 visits fully covered: 50% cover for subsequent visits
Health Screening	<ul style="list-style-type: none"> > Health Screening and Allergy Testing: up to €200 per policy year > Oncotype DX: Covered > Genetic Testing initial consultation: 50% cover > Genetic Testing: Test for specified genetic mutations: Covered in approved clinics with our approved consultant

Digital GP services	> Digital Doctor Service: Covered Unlimited consultations by phone or online video as standard
Additional Primary Care Services	> Nurse-on-Call > Vasectomy (GP or Consultant): Covered up to €360
Menopause Benefit	> Full cover for initial and 1 follow up review consultation
Female Health Consultation	> 50% cover x 4 consultations per year with our provider partner
Physiotherapist or Physical Therapist	> First 2 visits fully covered; 50% cover for 10 subsequent visits
Additional Physio Services	> Back-Up: Additional treatment programmes offering treatment for acute back and neck pain, up to 2 programmes available per policy year. > Virtual physiotherapy sessions: unlimited through MyClinic offering
Out-patient Consultant	> First 2 visits fully covered (including Consultant Psychiatrist); 50% cover for subsequent visits
International Second Opinion	> Free access to service - worldwide cover
Hearing Tests	> Up to €25 x 1
Optical (eye test and/or glasses/ lenses combined)	> 75% up to €150 per policy year
Prescriptions	> Up to €75 per policy year plus €20 x 1 prescription abroad
Other Vaccinations	> HPV Vaccine cover: 50% up to €200 per policy year
Dental	> Orthodontics: up to €100 per policy year > Retainers & fitted gum shield: 50% up to €30 per policy year
Adult Neurodiversity Benefit	> 75% cover up to €500 for a neurodiversity assessment

NEW

Mental Wellbeing Benefits



Psychiatric Treatment as an in-patient	> Mental health – in-patient not related to substance abuse: 100 days (up to the level of Hospital Cover provided under your plan) > Mental health – in-patient related to substance abuse: 91 days per 5 years (up to the level of Hospital Cover provided under your plan)
Mental Health as an outpatient	> Psychologist: €50 x 20 visits
Mental Health as a non clinical outpatient	> Psychotherapy and counselling benefit (including practitioners at the Dean Clinic): 90% cover up to 15 visits capped at €1,250 per policy year > Child psychology: 90% up to €50 x 6 visits

Proactive Mental Health Supports	<ul style="list-style-type: none"> > Mindfulness app subscription: €30 contribution > Stress Reduction Programme (MBSR): €100 contribution > Self-compassion Programme (MSC): €100 contribution > Life Coaching Session: €50 contribution > Positive Mental Health Training: €10 contribution towards 12 track programme with our provider partner > Meditation support devices: €50 contribution > Yoga/pilates classes: €25 x 6 visits > Sports Psychologist: €30 x 3 visits
Mental Health (EAP)	<ul style="list-style-type: none"> > Healthy Minds benefit*: online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face, if clinically applicable > Access to Healthy Minds App with online assessments, content and tools to support mental health
Mental Health Guide	<ul style="list-style-type: none"> > Covered (refer to Membership Handbook)

*Terms and conditions apply. Healthy Minds is provided by Telus Health and is available on all hospital plans. Healthy Minds gives you access to a dedicated counselling and advisory service, via telephone or webchat, and access to an online portal which provides self-assessment tools and content (for members aged 16 years and over). If your telephone counsellor deems it clinically appropriate, up to 10 counselling sessions may be arranged through Telus Health via phone or video call, or in-person (for members aged 18 years and over). Please see your Table of Cover and Membership Handbook for details.


Maternity & Parenting Benefits



Maternity Mental Health (non clinical out-patient)	<ul style="list-style-type: none"> > Maternity Mental Health Support: €40 x 10 sessions with Nurture
Pre/Postnatal medical expenses	<ul style="list-style-type: none"> > Up to €500
Parenting Path	<ul style="list-style-type: none"> > Postnatal Domestic Support benefit: 3 x 3 hour cleaning sessions > Home Early Midwife Support: 4 x 2 hours midwife support following 1 night hospital stay and 3 x 2 hours midwife support following 2 nights hospital stay > Post-natal Doula Benefit: Up to €200 contribution > Antenatal class benefit: €75 towards an antenatal class > Maternity “Welcome Home Food Hamper” plus 30 min phone consultation with Nutritionist > Partner benefit: €50 x 2 days travel, accommodation and child minding expenses
Child Development Support	<ul style="list-style-type: none"> > Child Development benefit: 75% up to €500 for a developmental / neurodevelopmental assessment > Paediatrician visit: €100 x 1 visit > Kids sports club: €30 contribution > Child Speech and Language: 50% up to €30 x 8 > Virtual Speech and Language Therapy: Available via MyClinic offering
Maternity Care in the hospital	<ul style="list-style-type: none"> > 3 night’s accommodation in a private room in a public hospital; more if medically necessary
Home Birth	<ul style="list-style-type: none"> > Covered up to €4,000

MyClinic

To access **MyClinic** visit your Irish Life Health online account



Convenient, fast access to consultations, counselling and physio

- > **MyLife*** Health and Wellbeing App
- > **Virtual Physiotherapy** Fast access to expert physio advice
- > **Virtual Dietician** Unlimited access to expert advice from registered dietitians
- > **Virtual Speech and Language** Video consultations with a team of registered speech & language therapists
- > **Digital Doctor** - GP advice and prescriptions by chat, phone or video EXPANDED
- > **Healthy Minds** - Professionally trained counsellors on hand 24/7
- > **Medical Second Opinion** - a global network of leading medical experts for a medical second opinion
- > **Back-Up** - Expert advice and treatment for acute neck, back & spine pain
- > **Nurse on call** - Qualified nurses on hand 24/7, from anywhere in the world
- > **Female Health Consultation** - Book and speak to a GP who specialises in female health
- > **Fertility** - Female Fertility Assessment and Consultation benefit NEW

*MyLife is provided by Irish Life Financial Services and is not a regulated financial service. 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. Exclusively for Irish Life Health members.

Diagnostics and diagnosis

Minor injury units (Public & Private)	> Minor Injury Clinic Cover: First 2 visits fully covered; 50% cover up to €200 for subsequent visits - Direct and Pay & Claim
Public A&E	> First 2 visits fully covered; 50% cover for subsequent visits
MRI: Approved Centre*	> Covered in 54 centres, no excess, GP or consultant referral - direct settlement
CT: Approved Centres*	> Covered in 23 centres, no excess, GP or Consultant referral - direct settlement
PET CT Scan Approved Centre*	> Covered in 9 centres, no excess. Pre authorisation and consultant referral required - direct settlement
Radiology and pathology as an outpatient	> Tests: 50% per test As per schedule of benefits for professional fees ²
Screening	> 100% cover for 1st Mammogram or Dexa Scan; 50% for subsequent visits
Radiology or Pathology consultant	> Tests: 50% per consultant fee per visit As per schedule of benefits for professional fees ²

*This is subject to change. Up to date hospital lists can be viewed at https://www.irishlifehealth.ie/IrishLifeHealth/media/Irish-life-Health/pdfs/hospital-lists/Health_Plans_Hospital_List_1.pdf

Hospitals



Public hospital	
Public Hospital Day Case	> Covered
Public Hospital In-patient	> Private room covered
Private hospital	
Day case	> Covered: Subject to €50 per claim
In-patient cover, excluding listed special or listed cardiac procedures ¹	> Private Room covered: €75 excess per claim
In-patient care for listed orthopaedic procedures ¹	> Covered: €75 excess per claim; certain procedures subject to co-payment
In-patient care for listed ophthalmic procedures ¹	> Covered: €75 excess per claim; certain procedures subject to co-payment
High-tech hospital	Mater Private Dublin, Blackrock Clinic and Beacon Hospital (unless indicated otherwise below)
Day case	> Covered: €50 excess per claim
In-patient cover, excluding listed special or listed cardiac procedures ¹	> Beacon Hospital full cover (private room); €75 excess per claim; Blackrock and Mater Private 50% cover; €75 excess per claim; certain procedures subject to copayment
In-patient care for listed cardiac procedures ¹	> Covered; No excess
In-patient care for listed special procedures ¹	> Covered subject to €75 excess per claim subject to €3,500 copayment on certain orthopaedic procedures and €500 copayment on certain ophthalmic procedures

Where co-payment is mentioned these are all subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures.

Cancer care	
Cancer	<ul style="list-style-type: none"> > Genetic Testing: Initial consultation 50% cover. Test for specified genetic mutations Covered in approved clinics with our approved consultant > Manual lymph drainage: 50% up to €25 x 5 visits > Cancer Support Benefit (for accommodation expenses when travelling more than 50km): Up to €100 per day to max €1,500 per year > Wigs 50% to max €1,000 (no excess) > Post mastectomy prosthesis: 50% up to €1,000 (no excess) > Genetic Testing for Cancer Treatment Options - Foundation One CDx Benefit: Covered > Mammogram: Full cover for first visit; 50% cover for subsequent visits

International	
Elective overseas referral	<ul style="list-style-type: none"> > Benefit abroad for surgical procedures that are not available in Ireland: Covered 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: Covered subject to level of cover available in Ireland
Emergency overseas cover	<ul style="list-style-type: none"> > In-patient treatment Covered up to €100,000 > 24 HR Telephone assistance line > Repatriation expenses Covered up to €1 million > Companion repatriation expenses Covered up to €1,000 > Expenses for companion who remains with you Covered up to €1,000
Gender affirmation	
Gender affirmation	> Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	> 50% up to €500 per lifetime
Other	
Homecare for children	<ul style="list-style-type: none"> > 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)
Convalescence care	> €50 x 15 days
Homecare excluding children	<ul style="list-style-type: none"> > Home Recovery Benefit: covered for €80 x 10 days > Health in the Home: Covered with our provider partner

Personalised Packages Range



Fertility Extra	
Fertility benefit	> Covered up to a max of €200 for IVF, IUI, ICSI. Twice per lifetime.
AMH Fertility test	> €40 contribution
His & Hers Fertility Screening Tests	> €40 contribution
Travel Extra	
Out-patient A&E abroad	> 50% up to €1,000

(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 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.

Terms and conditions apply.

This document is intended to give a summary of the benefits available on the LiveWell plan. For full and exact cover please refer to your renewal documents including your Table of Cover and Membership Handbook that will be sent to you directly 30 days prior to renewal.

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. Exclusively for Irish Life Health members.

The scan centres and minor injury clinics mentioned in this document are set out in List 1 in Part 12 of your plan membership handbook. Information correct as of 01 November 2024.