



# The Parenting Path

from Irish Life Health



# Introduction

## Welcome to the family.

Here's a secret nobody ever tells you. No one ever masters parenting. It's a life changing journey of discovery for you and your child.

You will be amazed at what you're capable of and Irish Life Health can help you access the support you need for whatever stage you're at on your parenting journey. What makes us different is that our support doesn't end when you leave the hospital.

Our maternity and planning benefits go above and beyond to help you thrive rather than just survive your first year as a parent.

At Irish Life Health, we're with you every step of the way in becoming a parent.



# Introduction

## We've got you covered

We know that becoming a parent is a life-changing journey that goes far beyond your hospital stay.

We hope that this handbook will give you all the information you need to support you on your parenting journey.

## Helping you on your journey

This handbook will guide you through the following steps...

1

WE'RE EXPECTING



2

THE BIG DAY



3

COMING HOME



4

THE FIRST 12 MONTHS



5

GROWING UP



# Maternity Care Options

In Ireland, you can expect some of the best maternity healthcare available.

The different maternity care options available to expectant parents can be difficult to understand - even for a seasoned professional. If it's your first time looking at all the possibilities then you may well need a helping hand.

The three-tier system refers to the three main maternity options available in Ireland – public, semi-private and private care. But what are the benefits and costs of each one?

	Private	Semi-Private	Public
Antenatal	Private consultant during pregnancy. Increased scans and visits.	Dedicated consultant's team. Shorter waiting time per visit than public care.	Longer wait times. Fewer scans.
Birth	Your obstetrician is usually present at the birth.	Registrar or midwife led. Access to a dedicated obstetrician or a member of his/her team if complications arise.	Midwife-led birth. Access to hospital obstetrician if complications arise.
Postnatal	Private room.	Semi-private ward.	Public ward.
You Pay	Approx €2,000-€5,000	Approx €900-€3,000	Free service
We Pay	Private room at private or semi-private rate. Contributions towards consultant fees and other pre & postnatal benefits.	Semi-private room covered. Contributions towards consultant fees and other pre & postnatal benefits.	Contributions towards pre & postnatal benefits.



Having health insurance means we pay for your accommodation should you decide to go semi-private or private.



A broad range of health insurance plans also cover you for contributions towards your consultant fees and a host of pre & postnatal benefits.

## MATERNITY WAITING PERIOD

**What is a maternity waiting period and why is it important?**

A waiting period is the amount of time that must pass before you will be covered for maternity benefits under your plan. Once you've had health insurance for more than one year, with any provider and without a break in cover of more than 13 weeks, you are fully covered. An upgrade waiting period may also apply if you decide to upgrade your cover when pregnant.







This is wonderful news but you might be wondering what to do next. From talking to your GP to picking out names it can be a whirlwind of responsibilities and considerations. You'll also want to decide on what maternity care option suits you best.

We'll help you prepare for what's ahead, with many of our plans giving cover towards prenatal benefits and all of our hospital plans giving access to the GentleBirth App.

### HEALTH IN THE HOME

Pregnancy can come with its challenges and if you are diagnosed with hyperemesis and require IV fluids for dehydration, all you need is a referral from your obstetrician to avail of this fantastic service in the comfort of your own home.

**NEW**

### GENTLEBIRTH APP

Exclusively available to Irish Life Health customers. If you are nervous about labour and birth (and really - who isn't?), then the [GentleBirth App](#) could be just what you need.

GentleBirth combines mindfulness, hypnosis, CBT and sport psychology to bring you and your mind to a more calm and confident place. There are four journeys available from fertility, pregnancy, parenting and special circumstances. Members have unlimited access for one year.





### NURSE ON CALL

Our Nurse-on-Call phone line gives you access to a qualified nurse, 24 hours a day, 365 days a year.



### MESSAGE A DOCTOR

Any niggling questions? Just pop onto MyClinic in your member portal and message a doctor any question you may have, completely free of charge, 24 hours a day, 365 days a year.



### ANTENATAL CLASSES

With this benefit you can claim money back toward the cost of an antenatal class provided by a midwife.



### DIETICIAN OR NUTRITIONIST CONTRIBUTION

Under this benefit you can claim money back towards the cost of attending a nutritionist or dietitian. You can also access a virtual dietitian through Irish Life Health's MyClinic in your member portal.



### PRE/POST NATAL YOGA & PILATES

This benefit allows you to claim back some of the costs of pregnancy yoga, pregnancy pilates, baby yoga and baby pilates.



### 3D/4D & EARLY PREGNANCY SCANS

Under this benefit you can claim a contribution from Irish Life Health towards the cost of a 3D or a 4D maternity scan or an early pregnancy scan.



### ACUPUNCTURIST

With this benefit you can claim contributions towards the cost of attending an acupuncturist.





The day is finally here and while you may be feeling anxious – we provide plenty of cover so you can focus on you & your baby.

We provide cover for a range of maternity-related costs, including:

- Consultant fees, including anaesthetists
- Other medical expenses, such as blood work
- Up to 3 nights in hospital for a normal delivery
- In-patient benefits in the case of a C-section

We also look after your partner by offering cash back on other expenses such as babysitting, accommodation or travel costs (claimable by the mother).

**Also as a warm welcome to your newborn you can add them to your policy for free until the first renewal after their birth.**

### PUBLIC HOSPITAL FEES

Irish Life Health offers cover for either:

- a) Your hospital costs for up to 3 nights where you are admitted to a public hospital

OR

- b) The contribution specified in your Table of Cover towards your hospital costs



**Keep your receipts!**  
Don't forget to keep all of those receipts for partner expenses and your consultant fees.



### PARTNER BENEFIT

With this benefit you can claim back some costs where you have to travel to be with your partner when they are admitted to a medical facility to give birth to your child. These include accommodation, travel and childminding.



### CAESAREAN SECTION

Where your plan covers you for “up to 3 nights’ accommodation” but it is medically necessary for you to remain for more than 3 nights, the remainder of your stay in hospital will be covered under your In-patient benefits.

### IN-PATIENT MATERNITY CONSULTANT FEES

Irish Life Health will pay a contribution towards your consultants’ professional fees. The level of cover available under your plan is set out in your Table of Cover.



### ALTERNATIVE BIRTH BENEFITS

#### HOME BIRTH

This benefit allows you to claim back some of the medical costs involved in having a home birth, where such costs are directly associated with the delivery of your child.







### 3

## COMING HOME

Bringing your baby home is an exciting and potentially nerve-racking time. That's why we go further and provide you with extra support when you get home.

There are visits from qualified midwives and postnatal supporters who provide caring support, information and companionship and even a few hours break if needed. There is also postnatal domestic support to help keep your home in order while you're adjusting to the new arrival and, to make things easier, a Welcome Home Food Hamper providing a voucher code to spend on your choice of meals. You look after your bundle of joy and we'll help look after you.

zzz

### BABY SLEEP CONSULTATIONS

Under this benefit you can claim a contribution towards the cost of a skype or telephone baby and toddler sleep consultation from Baby Sleep Academy.



### HEALTH IN THE HOME

Health in the Home service offering IV antibiotics for an infection or dressing post delivery in the comfort of members' own home.

NEW



### HOME EARLY MIDWIFE SUPPORT FOLLOWING 1 OR 2 NIGHTS' STAY IN HOSPITAL

Under this benefit you can claim support from a midwife if you have given birth in a public hospital covered by your plan and discharged after one or two nights.



### POST-NATAL DOMESTIC SUPPORT

Under this benefit we will cover the cost of a number of sessions of domestic home help provided by [Myhomecare.ie](https://myhomecare.ie) after your baby is born.



### POST-NATAL DOULA SUPPORT

Under this benefit we will contribute towards the cost of support provided by a Postnatal Doula after your baby is born.



### WELCOME HOME FOOD HAMPER

This includes a voucher code to spend on a choice of meals at [Gourmetfuel.com](https://Gourmetfuel.com) which are delivered to your own home. Along with a 30 minute telephone consultation from a nutritionist at Gourmet Fuel at a time that suits you. You also have 12 months from the date of your baby's birth to claim this benefit.



### BREASTFEEDING CONSULTANCY

This benefit allows you to claim back some of the costs of a consultation with a qualified breastfeeding consultant.



### EARLY DISCHARGE MATERNITY BENEFIT

With this benefit you can claim back a cash payment where you have given birth in a hospital covered under your plan and are discharged after only one night.



### POST-NATAL NIGHT NURSE CARE

This benefit allows you to claim back some of the costs towards the services of a paediatric nurse at home after you have your baby.



Some benefits must be carried out by registered practitioners – see your Membership Handbook for relevant bodies.



As your baby grows we'll still be there to help you both along the way, making sure that you're able to provide your baby with the best possible care.

There's unlimited GP consultations through our Digital Doctor service and 24/7 access to a nurse via our Nurse-on-Call phone line. We also offer mental health support including post-natal counselling should you need it. So you can thrive rather than just survive your first year as a parent.

### PRE/POST-NATAL MEDICAL EXPENSES

This benefit allows you to claim back some of the costs of pre/postnatal care provided by a consultant, GP or a midwife during and after your pregnancy.

The following costs are included and can be claimed per pregnancy:

- Out-patient consultant's fees (obstetrician and gynaecologist)
- Antenatal classes run by a midwife. Both pre and postnatal
- Maternity scans
- Pre and postnatal physiotherapist services provided by a chartered physiotherapist with a speciality in women's health



### PELVIC HEALTH BENEFIT

Female pelvic health has been overlooked for too long, and many women suffer in silence without access to expert care. Thankfully there is excellent treatment available from female pelvic health physiotherapists throughout Ireland. With Irish Life Health, you can get covered up to €150 for initial consultation, once per policy year, with a female pelvic health physio which may help with any of the following:

- Pre- and post-natal pelvic floor health
- Bladder and bowel dysfunction
- Endometriosis
- Pelvic organ prolapse

An early consultation can make all the difference.



**Irish Life Health  
is the only  
health insurer  
to cover**





### REQUEST A PRESCRIPTION

Get fast and convenient access to prescriptions for certain conditions, day or night, 365 days a year. Simply complete an online questionnaire and if you're suitable for a prescription, it'll be sent directly to your preferred pharmacy.



### PAEDIATRIC INTERNATIONAL SECOND OPINION

Our International Second Opinion service offers you peace of mind if you or your child are diagnosed with a medical condition, including paediatric and fertility conditions. This means you can have an independent review of the diagnosis and treatment plan from one of a range of leading medical centres around the world.

### CHILD HOME NURSING

Under this benefit we will contribute towards the costs of home nursing by a paediatric nurse. T&Cs do apply so you should refer to your member handbook.

### CHILD A&E VISIT

This benefit allows you to claim back some of the charge imposed by a public hospital when you attend the A&E department without a referral letter from their GP.

### BABY SWIMMING CLASSES

Under this benefit you can claim a contribution from Irish Life Health towards the cost of baby swimming lessons with WaterBabies.

### FIRST AID COURSE FOR MUMS AND DADS

Under this benefit you can claim a point of sale discount (available only from First Aid For Everyone) and a contribution towards the cost of a Paediatric First Aid course, depending on your plan. Our preferred provider is First Aid For Everyone.

### PAEDIATRICIAN BENEFIT

Under this benefit you can claim a contribution from us towards the cost of a consultation with a paediatrician.

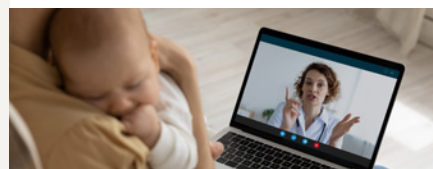


### MATERNITY MENTAL HEALTH SUPPORT

Under this benefit we will contribute towards the cost of counselling sessions provided by Nurture for antenatal and postnatal depression, fertility issues and miscarriage support.

### DIGITAL DOCTOR

All Irish Life Health members have unlimited online & phone GP consultations provided by Centric Health, available 24/7 365 days free of charge.



### NURSE-ON-CALL

Nurse-on-Call is a telephone based service that provides general, nondiagnostic information over the phone. Under this benefit you have access to the nurse on call service 24 hours a day, 365 days a year.

### BABY MASSAGE

This benefit allows the parent or legal guardian of a child to claim back some of the costs of baby massage for that child.

### PARENTING COURSE

With this benefit you can claim a contribution from us towards the cost of a parenting course or programme.

### MESSAGE A DOCTOR

Any niggling questions? Just pop onto MyClinic in your member portal and message a doctor any question you may have, completely free of charge, 24 hours a day, 365 days a year.

### CHILD SAFETY BENEFIT

Under this benefit you can claim a contribution towards the costs of a 'group 1' car seat, a stair gate and/or a home child proofing kit.



Terms and conditions do apply so be sure to check your Table of Cover and your Membership Handbook for more details.





At Irish Life Health, we know that parenting doesn't end when they turn one! That's why we continue to offer key benefits to help care & support your child as they grow.

**ACCESS TO 24 MINOR INJURY CLINICS INCLUDING IRISH LIFE HEALTH EXPRESS CARE CLINICS & PUBLIC A&E**



**SPORTS CLUB / CLASSES CONTRIBUTION**



**DIETICIAN**



**MESSAGE A DOCTOR**



**NURSE ON CALL**



**CHILD / TEEN COUNSELLING**



**PRESCRIPTIONS**



**SPEECH & LANGUAGE THERAPY**



**EMERGENCY DENTAL & DENTIST VISITS**



**GP VISITS**



Terms and conditions do apply so be sure to check your Table of Cover and your Membership Handbook for more details.

# Don't Forget!



Whatever stage of the parenting journey you are at – from first thoughts to first steps – Irish Life Health are here for you. To find out more about our benefits or to get in touch simply call **01 5625100** or visit [irishlife.ie/health-insurance/health-benefits/the-parenting-path](https://irishlife.ie/health-insurance/health-benefits/the-parenting-path)  
Welcome to the family!



## 1 WE'RE EXPECTING

Book all your prenatal classes and use those prenatal benefits



## 2 THE BIG DAY

Keep all of your partner's receipts to claim back after the birth



## 3 COMING HOME

Don't forget to book the below benefits for those early days when you get home:

- Welcome Home Hamper
- Postnatal Support
- Home Early Support
- Postnatal Domestic Support



## 4 THE FIRST 12 MONTHS

Remember you have access to benefits including:

- Digital Doctor
- Parenting Course
- Child A&E visit



## 5 GROWING UP

At Irish Life Health, we know that parenting doesn't end when they turn one! That's why we continue to offer key benefits to help care & support your child as they grow.

## TERMS & CONDITIONS

Information correct as at June 2025.

### Message a doctor

This service is provided by Abi Global.

### Health in the home

Access to this service is subject to receipt of a completed referral from your GP/Consultant and subject to approval by Irish Life Health and our clinical providers TCP Homecare. Terms and conditions apply. See your Table of Cover and Membership Handbook for details.

### Pelvic health benefit

Available on selected plans. Please check your table of cover. This new female health pelvic floor physiotherapy benefit will cover up to €150 off one initial consultation. One consultation per policy year. Terms & conditions apply. Under this benefit you can claim back some of the costs of an initial female pelvic health physiotherapy consultation carried out by a women's health physiotherapist.\* This consultation must address at least one of the following conditions: Pre and Post-Natal Pelvic Floor Health, Bladder and Bowel Disfunction, Endometriosis, Pelvic Organ Prolapse. Receipts submitted under this benefit must state they are for the relevant conditions. This benefit provides a contribution towards the initial consultation only. Follow up treatment is not covered under this benefit.

### Request a prescription

This service is provided by Abi Global.

### Paediatric international second opinion

\*International Second Opinion Service is provided by Mediguide and available on all hospital plans. Terms & conditions apply. See your table of cover and membership handbook for details.

### Digital Doctor

This service is available on all plans and is provided by Centric Health. This service is not intended to replace your usual GP, it is designed for episodic, once-off conditions and not for ongoing care. Please see your Table of Cover and Membership Handbook for details.

### Minor injury clinics including

#### Irish Life Health Express Care clinics

Opening hours and Terms and Conditions apply. Please refer to your table of cover to confirm level of cover.