



Irish Life
health



4D Health 4

Your Benefits at a Glance



Welcome
to your
4D Health 4
Plan

Welcome to Irish Life Health

For over 80 years, Irish Life Group has helped over 1 million Irish people to look after their life assurance, pension and investment needs.

At Irish Life Health our vision is to help people live healthier lives. We want to empower people to take a proactive approach to their health and wellbeing, to help them stay fit and healthy.

With **4D Health plans**, we take a broader view of your health. Optimal health and wellbeing is about keeping you well and if you do fall ill, supporting you on your road back to full health.



For further information
on the 4D Health 4 plan,
call us on

01 562 5100
www.irishlifehealth.ie



Going further to support your wellbeing

4D Health 4 covers you for Wellbeing, Treatment, Diagnosis and Recovery, offering access to public and private hospitals and scan centres around the country and contributions towards medical expenses, like GP & Dental visits.

With **4D Health 4** it doesn't just stop at great new benefits. We have designed a range of extra dimensions (Extras), which are your personalised packages reflecting a multi-dimensional approach to your health and the uniqueness of your personal health journey.

With **4D Health 4**, regardless of where your health journey starts, we have meaningful benefits to support that journey and support your recovery.

4D Health 4 – Key benefits at a glance

- > Unlimited 24/7 Digital Doctor appointments via phone
- > Back-Up programme (Back & neck pain management programme)
- > International Second Opinion Service
- > Minor Injury Clinic Cover (including HSE): 75% up to €500 per visit
- > Female Health Consultation: 50% cover x 4 consultations per year with our provider partner
- > Optical: (eye test and/or glasses/lenses combined): 50% up to €150 per policy year
- > 3 Extra Dimension packages from a range of 8 available to personalise your cover
- > Access to public & private hospitals nationwide
- > Cover for a private room in a private hospital, subject to €50 excess per claim and a €2,000 co-payment on certain orthopaedic procedures¹
- > Covered for 3 nights' maternity accommodation in a public hospital
- > Dexa Scan: Fully covered x 1 scan
- > Mammogram: Fully covered x 1 scan

4D Health 4 Plan - Your Plan Explained

Tip Sheet effective from 1st July 2024. This Tip Sheet must be read in conjunction with your policy documentation and Tailored Health Plans membership handbook effective from 1st July 2024. 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		4D Health 4 plan Cover
Hospital Cover		
In-patient consultant fees		Covered
In-patient scans		Covered
Public Hospital		
Semi-private room		Covered
Private room		Covered
Day case		Covered
Private Hospital		
Semi-private room		Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room		Covered subject to €50 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case		Covered subject to €50 excess per claim
High-tech Hospital		
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
Listed cardiac procedures ¹		Covered subject to €50 excess per claim
Listed special procedures ¹		Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹
Maternity		
Public hospital cover for maternity		3 nights accommodation
In-patient 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 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
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 €1500 per calendar year
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
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 - not subject to excess

Nurse-on-call	Yes
Digital Doctor	Unlimited. See irishlifehealth.ie 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
Convalescence benefits	€50 x 15 days
Out-patient maternity consultant fees	€500
Menopause Benefit	80% cover for initial consultation
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 outpatient 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 ³ (subject to €50 excess)

Eyebrow tattooing (following cancer treatment)	Covered up to €120 once per policy year
Breast prosthesis or wig (following cancer treatment)	First breast prosthesis and wig covered, subsequent claims covered as per specified list
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

Day to Day Benefits	4D Health 4 Plan Cover
Individual day to day excess	€1

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

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	50% x 12 combined visits ⁴
Psychologist	€25 x 10 visits
Dietician	50% x 12 combined visits ⁴
Hearing test	Up to €25 x 1
Nutritionist	50% x 12 combined visits ⁴
Occupational therapist	50% x 12 combined visits ⁴
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
Orthoptist	50% x 12 combined visits ⁴
Podiatrist	50% x 12 combined visits ⁴
Prescriptions	€15 x 5 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 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 all member benefits available to you, please visit the 'Member Benefits' section on 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**.
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.

4D Health 4 Extras



If you choose 4D Health 4, you tailor your plan to suit your individual needs and lifestyle with our Extras. Each member selects 3 Extras from the range of 8, offering the freedom to personalise the health plan for each and every family member.



Travel Extra

If travel is your thing, Travel Extra has you covered.

Travel Extra	4D Health 4 Plan
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

Travel insurance cover: Irish Life Health gives you a free travel insurance policy provided by Allianz Global Assistance when you choose the Travel Extra. For full details of what's covered under the travel insurance benefit, please visit www.irishlifehealth.ie



Sports Extra

There are few better ways to stay physically and mentally healthy than engaging in sporting activity. Sports Extra ensures that you're covered for sporting activity with benefits that support you in peak fitness and also in recovery, following a sports injury.

Sports Extra	4D Health 4 Plan
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

Once you're feeling good we want to keep you there. You Extra recognises that even if you are generally well, you may desire to feel even better. So whether you're a fitness fanatic or couch potato, we know everyone aspires to a healthier life, so we have created a range of booster benefits to support your journey to a healthier lifestyle.

You Extra	4D Health 4 Plan
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 our 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



Fertility Extra

The gift of life is not always straight forward. With Fertility Extra, you get enhanced cover to take the steps you need for your family's journey.

Fertility Extra	4D Health 4 Plan
Infertility 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



Maternity Extra

Maternity Extra enables women to flex up their cover to suit their lifestyle. Our generous range of comprehensive extras includes early pregnancy scanning, antenatal care and unique post-natal recovery benefits.

Maternity Extra	4D Health 4 Plan
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



Children Extra

The only thing more precious than your own health, is that of your children. Children Extra includes benefits for younger (such as paediatric consultants visits), through to maturing families, all facing their own unique stresses and challenges.

Children Extra	4D Health 4 Plan
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



Mind Extra

Mind Extra provides you with support for life's challenges and changes to support your mental health and wellbeing.

Mind Extra	4D Health 4 Plan
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



Screening Extra

Get help to proactively manage your current and future health by choosing Screening Extra. Get cover towards your MRI, CT and PET-CT scan in a non-approved centre, as well as screening for SADS and cancer. Engage a fitness test and personalised exercise programme or an at home health screening.

Screening Extra	4D Health 4 Plan
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

For some benefits in the Irish Life Health Extras, we have a preferred provider. For full details of all our benefits and preferred providers please see the relevant handbook at www.irishlifehealth.ie

How do I make a claim on my 4D Health 4 plan?

You can claim for your day to day and out-patient expenses online. Log into your member secure area on 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.



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UPLOAD



SUBMIT

www.irishlifehealth.ie

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. For full details on what's covered and what's not covered see the relevant Table of Cover and Tailored Health Plans Member Handbook.

Terms and Conditions apply.

Plan information correct as of 1st July 2024.

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



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