



Irish Life
health

4D health4
the future of 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.



Wellbeing



Diagnosis



Treatment



Recovery






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

1890 717 717
www.irishlifehealth.ie

4D Health 4 Plan - Your Plan Explained

Tip Sheet effective from 1st January 2021. This Tip Sheet must be read in conjunction with your policy documentation and Tailored Health Plans membership handbook effective from 1st January 2021. 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	
	Consultants 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. 50% Cover in Blackrock Clinic and Mater Private.
	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

In-patient Benefits	4D Health 4 Plan Cover
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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
Post operative home help	2 x 3 hour cleaning sessions
Convalescence benefits	€50 x 15 days
Child home nursing care	€100 x 14 days (following in-patient 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 reassignment 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
Medicall ambulance costs	Covered (refer to membership handbook)



Out-patient Benefits - not subject to excess	
Nurse-on-call	Yes
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Out-patient maternity consultant fees	€500
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
Nutrition Recovery Benefit	€50 contribution
Health screening & allergy testing	Up to €200 per policy year
Psychotherapy and counselling benefit	50% up to 12 visits capped at €1,000 per policy year



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 counseling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home nursing	€40 x 20 days
Emergency dental care	Up to €250

Medical and surgical appliances	As per specified list ³ (subject to €200 per person excess)
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 - subject to excess	
4D Health 4 Plan Cover	
Individual Day-to-day excess	€1
Day to Day Practitioners	
GP visits	75% of each visit
Dentist visits	50% up to €300 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	
Chiroprapist	50% x 12 combined visits ⁴
Clinical 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
Extra Dimensions	
Choice of 3 Extra Dimensions from a range of 7	
Member Benefits	
International Second Opinion Service	Back-Up
Laser Eye Surgery	Smiles Dental Access Package

For full details on the above member benefits please visit the 'Member Benefits' section on www.irishlifehealth.ie

- All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on **1890 717 717**.
- The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on **1890 717 717**.
- The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on **1890 717 717**.
- 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

With Irish Life Health, you tailor your plan to suit your individual needs and lifestyle with our Extras. Each member selects 3 Extras from the range of 7, 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*
Travel vaccine	€50 contribution* 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*
Metabolic testing	Standard test fully covered 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	50% back up to €30
SADS screening	€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.



Irish Life health

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
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	Covered 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	Fully covered with our provider partner*



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.

With more professionals now seeking greater options regarding family planning there is demand for more comprehensive fertility cover. Fertility Extra enhances your plan with a number of practical benefits to support you along your journey to family life.

Fertility Extra	4D Health 4 Plan
Infertility benefit - IVF, IUI, ICSI	50% cover up to a max of €1,000, 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 visits 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 post-natal recovery benefits.

Maternity Extra	4D Health 4 Plan
3D/4D & Early Pregnancy Scans	€70 contribution
Antenatal Class	€75 towards an antenatal class, or, €75 contribution & 10% point of sale discount with GentleBirth Workshop
Zika screening	€75 contribution* plus €10 point of sale discount*
Flu Vaccination	Fully covered*
Breastfeeding Consultancy Visits	€50 x 2 visits
Postnatal Domestic Support	3 x 3 hour cleaning sessions*
Postnatal 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*
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 Consultation	€100 x 1 visit
Parenting course	€50 contribution to 1 course
Kid's sports clubs	€30 contribution
Child / teen counselling	50% up to €50 x 8 visits
Child / teen orthodontics	€100 cash benefit
SADS screening	€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.



Irish Life health

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
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

*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?

With Irish Life Health online claiming, you can claim for your day-to-day and out-patient expenses online and we'll pay you directly into your bank account.

Log into our member secure site, upload a photo of your receipt and submit your details - it's that simple.



LOG IN



UPLOAD



SUBMIT



For more information on Online Claiming visit www.irishlifehealth.ie

