

# Health Insurance Renewal

2025



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What's changing at your renewal

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Introducing the Horizon 2 plan

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Benefits of being with Irish Life Health

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Online Claiming

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Where to find us

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\*Please note this is a summary of plan.  
Refer to plan Table of Cover and handbook for full details.



# HPE - Health Scheme Renewal Changes

- The HPE health scheme renewal date is 31<sup>st</sup> December 2025.
- From this date, the company paid plan is changing from the 4D Health 2 plan to the Horizon 2 plan. All members on 4D plans will be transferred to the Horizon 2 plan including those on a higher level of cover.
- Young adult dependents aged from 18 to 21 inclusive, will no longer need to be in full time education to be covered by the company paid plan.
- Any member paid premiums for upgraded cover or non company paid members, can be paid for by personal direct debit.
- Contact Irish Life Health directly to upgrade your health plan to a different level of cover or to pay for any non company paid members.

# Horizon 2 Overview

## Hospital Cover

Horizon 2	
<b>Public Hospitals</b> Semi-private room, Private room and Day Case	Covered
<b>Private Hospitals*</b> Semi-Private room	Covered subject to €150 excess per claim*
<b>Private Hospitals*</b> Private room	Covered to semi-private rate and subject to €150 excess per night*
<b>High-Tech Hospitals*</b> Listed Cardiac Procedures	Covered subject to €150 excess per claim*
<b>High-Tech Hospitals</b> Listed Special Procedures*	Covered subject to €150 excess per claim*
<b>Day Case Procedures</b> Private and High-Tech Hospitals	Covered subject to €75 excess per claim*

\*Subject to €2,500 co-payment on certain orthopaedic procedures, €1000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures.

All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

Terms and conditions apply. See membership handbook and Table of Cover for details of exactly what's covered.

# Horizon 2 – Inpatient co-payment and excess

Benefit Type	Horizon Plan
Orthopaedic co-payment	€2,500 co-payment on certain orthopaedic procedures <ul style="list-style-type: none"><li>• Subject to €150 excess per claim</li><li>• Subject to €75 excess per claim for day case</li></ul>
Cardiac co-payment	€1,000 co-payment on certain cardiac procedures <ul style="list-style-type: none"><li>• Subject to €150 excess per claim</li><li>• Subject to €75 excess per claim for day case</li></ul>
Ophthalmic co-payment	€500 co-payment on certain ophthalmic procedures <ul style="list-style-type: none"><li>• Subject to €150 excess per claims</li><li>• Subject to €75 excess per claim for day case</li></ul>
Gender Affirmation benefit	Covered up to €100,000 per lifetime

All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.  
Terms and conditions apply. See membership handbook and Table of Cover for details of exactly what's covered.

# Upgrade Waiting Period Waiver: How it works

## Step 1

- > Upcoming procedure where co-payment applies
- > Contact Irish Life Health to discuss alternative level of cover to reduce / remove co payment

## Step 2

- > Choose the alternative level of cover in advance of admission to the hospital
- > Additional premium for the upgrade in cover can be made via personal direct debit

## Step 3

- > Following hospital admission/procedure contact Irish Life Health to change back to original level of cover

# Horizon 2 Overview

Day to Day Cover- once per policy year: €10 excess for day to day benefits

	Horizon 2
<b>GP Visits</b>	50% up to €40 per visit, unlimited
<b>Consultant Fees</b>	50% up to €125 per visit, unlimited
<b>Prescriptions</b>	15 x 3 per member
<b>Physiotherapy / Physical Therapy Visits</b>	€30 x 10 visits
<b>Minor Injury Clinics</b>	75% up to €200 per visit
<b>Scan Covers</b>	Outpatient scan cover (in approved centres) - MRI, CT and PET - CT fully covered - Direct Settlement – contact <b>ILH</b> and confirm centre

Terms and conditions apply. See membership handbook and Table of Cover for details of exactly what's covered.

# Horizon 2 Overview

Day to Day Cover- once per policy year: €10 excess for day to day benefits

	Horizon 2
Alternative Practitioners / Allied Health Professionals	50% up to €35 per visit x 12 combined visits
Health Screen and Allergy Testing	Up to €200 per policy year
Optical (eye test and/or glasses/lenses combined)	50% up to €75 per policy year
Psychotherapy & Counselling	50% x 12 visits capped at €1,000 per year
Psychologist	€25 x 10 visits

Terms and conditions apply. See membership handbook and Table of Cover for details of exactly what's covered.

# Personalised Packages

PACKS CAN BE AMENDED AT RENEWAL



Fertility  
Extra



Maternity  
Extra



Children  
Extra



You  
Extra



Mind  
Extra



Travel  
Extra



Sports  
Extra



Screening  
Extra

Travel Extra includes	Sports Extra includes	You Extra includes	Mind Extra includes
<ul style="list-style-type: none"><li>&gt; Annual Multi-trip travel policy with Allianz</li><li>&gt; Outpatient A&amp;E abroad</li><li>&gt; Prescriptions Abroad</li><li>&gt; Travel Vaccination</li></ul>	<ul style="list-style-type: none"><li>&gt; Money back on Sports club / gym membership / classes</li><li>&gt; Contribution on Wearable Trackers and Foam Roller Benefit</li><li>&gt; Fitted Gum Shield / Protective Sports Gear:</li><li>&gt; Physiotherapist or Physical Therapist Sessions</li><li>&gt; Sport Psychologist Visits</li><li>&gt; SADS screening</li></ul>	<ul style="list-style-type: none"><li>&gt; Flu Vaccination</li><li>&gt; Money back on Sports Club / Gym Membership / Classes</li><li>&gt; Dietician or Nutritionist</li><li>&gt; Orthodontics</li><li>&gt; Mindfulness Course</li><li>&gt; Vasectomy Cover - GP or Consultant</li><li>&gt; Dermatology Benefit</li><li>&gt; Laser Eye Surgery</li></ul>	<ul style="list-style-type: none"><li>&gt; Massage Therapist</li><li>&gt; Cognitive Behavioural Therapy for ADHD</li><li>&gt; Yoga / Pilates Classes</li><li>&gt; Life Coaching &amp; Mediation Support Devices</li><li>&gt; Stress Reduction Programme - MBSR</li></ul>

# Personalised Packages

PACKS CAN BE AMENDED AT RENEWAL



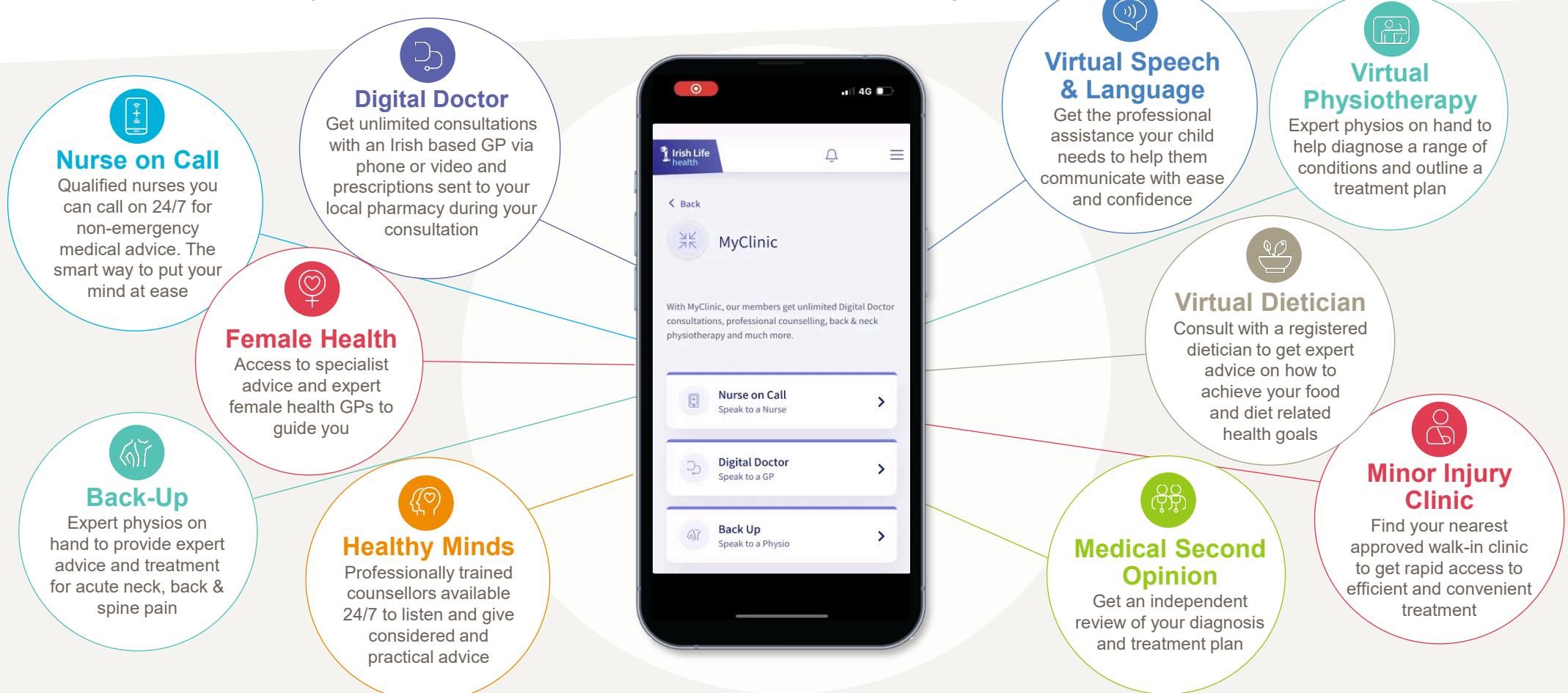
Maternity Extra includes	Fertility Extra includes	Children Extra includes	Screening Extra includes
<ul style="list-style-type: none"><li>&gt; Post-natal Domestic Support</li><li>&gt; Breastfeeding Consultancy visits</li><li>&gt; Baby Massage Course</li><li>&gt; Partner Expenses (travel, accommodation &amp; child minding expenses)</li><li>&gt; Welcome Home Food Hamper &amp; GentleBirth App</li><li>&gt; Maternity Mental Health Support</li><li>&gt; 3D/4D &amp; Early Pregnancy Scans</li></ul>	<ul style="list-style-type: none"><li>&gt; Fertility Benefit (IVF, IUI or ICSI)</li><li>&gt; His &amp; Hers fertility screening</li><li>&gt; Maternity Mental Health support (sessions with Nurture)</li><li>&gt; Nutritionist, Dietician or Acupuncturist</li><li>&gt; Egg freezing (once per lifetime)</li><li>&gt; Sperm Freezing (once per lifetime)</li><li>&gt; AMH Fertility test</li></ul>	<ul style="list-style-type: none"><li>&gt; Money back on Kid's sports clubs</li><li>&gt; Child / Teen orthodontic cash benefit</li><li>&gt; Child speech &amp; language therapist sessions</li><li>&gt; Child / Teen Counselling</li><li>&gt; Paediatrician visit</li><li>&gt; Play Therapy</li></ul>	<ul style="list-style-type: none"><li>&gt; MRI Scan: non approved centre</li><li>&gt; CT Scan: non approved centre</li><li>&gt; PET-CT Scan: non approved centre</li><li>&gt; Men's Cancer Screening:</li><li>&gt; Women's Cancer Screening</li><li>&gt; Lifestyle Genomic Testing: Nutrition, Fitness, Sleep and Stress</li><li>&gt; At Home Health Testing</li><li>&gt; Fitness test &amp; Personalised Exercise Programme:</li></ul>



Benefits of being with Irish Life Health

# MyClinic – available in your online account

A new home for all your virtual health needs. Where we visit you!



# Healthy Minds

Because we all need a healthy mind as well as a healthy body



No matter how small or challenging the problem, the **Healthy Minds** benefit delivers all-round support with professionally trained counsellors on hand **24/7** to listen and give you considered and practical advice.

## Getting in touch

Call

**01 562 5150**

to speak to a qualified counsellor

Support

**24/7 - 365 days**

where and when you need it

OR [Download the Telus Health App](#) and use 'ilh-' followed by your member number as your invitation code e.g. ilh-1234567



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 6 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.

# Digital Doctor

Get fast access to GP advice and prescriptions via chat, phone or video

None of us can plan for when we might get sick, but when we do, it's reassuring to know that you can get advice from a doctor any time, day or night. With Digital Doctor from Irish Life Health, you can access advice and support from Irish-based doctors and get fast prescriptions for certain conditions. All of this is included on your plan at no extra cost.



## Message a Doctor

Get unlimited and fast access to Irish based doctors day or night, 365 days a year. If you've a concern or question for a doctor, simply send them a message and get your question answered quickly.

Provided by AbiGlobal.

## Online Prescription

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

Provided by AbiGlobal.

## Speak to a GP by phone or video

We understand that sometimes your concern might be a little more complex, so it helps to actually speak to a doctor. That's why we give you unlimited access to phone or video consultations with Irish based GPs. Need a prescription or referral? You can get prescriptions sent directly to your preferred pharmacy, or a referral letter to see a specialist\*.

Provided by Centric Health.

# Back-Up

The smart way to overcome back and neck pain



Expert physios on hand to help get you back on track, providing expert advice and treatment for acute neck, back and spine pain.

**Your journey to recovery is unique to you.**

## Step 1

Back-Up connects you directly with a Chartered Physiotherapist who acts as your 'case manager.'

## Step 2

He or she clinically assesses your problem

## Step 3

Then develops a treatment plan bespoke to you

## Step 4

It can be an app-based exercise programme, in person or virtual physiotherapy or a home working assessment where appropriate

# Female Health Consultation

You don't have to figure it out on your own

**Irish Life Health are the only health insurer to offer members direct access to GPs who are specialists in female health, for consultations by phone or video.**

A 20 minute video consultation with a GP who is a specialist in female health to get advice/treatment/prescription/follow on plan for specific female health issues

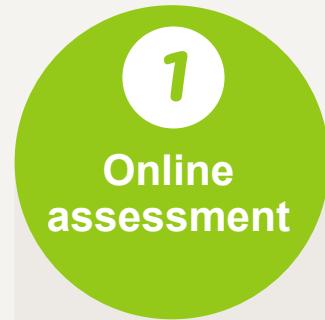
- Menstruation/hormonal issues
- Family planning/fertility
- Menopause
- Contraception
- General Advice



**Don't wait and wonder** – book an appointment with an expert GP today and make sure you're getting the support that's right for you.

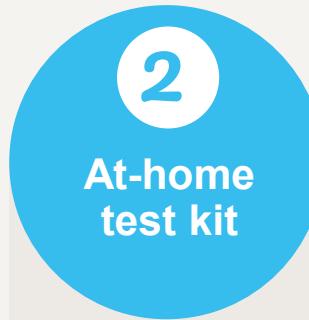


# Our NEW Female Fertility care pathway with Hertility



## 1 Online assessment

In depth online health assessment



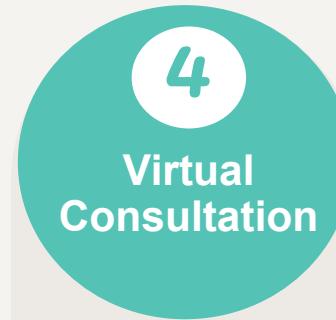
## 2 At-home test kit

Personalised at-home blood kit delivered to home and collected by courier



## 3 Results in 10 days

Doctor-written report and follow on care plan within 10 days



## 4 Virtual Consultation

Virtual consultation with Fertility Specialist or Gynaecologist



Available on selected hospital plans from 1st October 2024 and on all hospital plans from 1st November. The Hertility Health Limited\*\* fertility specialist may recommend additional follow-on services, such as blood tests, scans, or visits to other health professionals. These follow-on services are not covered under this benefit even where billed by Hertility Health Limited\*\*, but you may have cover on your plan under another benefit listed on your Table of Cover. This benefit is available to female members aged 18 years and over.

# Medical Second Opinion

The smart way to overcome back and neck pain

If you have been diagnosed with a serious medical condition you can get access to a global network of leading medical experts for a medical second opinion.

With the Second Opinion service you can have access to an independent review of your diagnosis and treatment plan in a medical centre of your choice such as the world-renowned Harvard Medical School's Teaching Hospitals, London's King's College Hospital and London's Great Ormond Street Hospital.

Benefits of having a second medical option include; confirmation of a diagnosis, additional information on the medical condition and other treatment options.



How it works



Terms, conditions, limits and exclusions may apply. International Second Opinion service is provided by MediGuide and is available on all hospital plans. A member must have been given an official diagnosis by his or her treating consultant as a prerequisite in order for the medical centre giving the second opinion to review the diagnosis and to provide treatment recommendations where appropriate on a particular medical condition.

# Nurse on Call

Qualified nurses on hand 24/7



Family life's full of small mishaps, bumps and bruises, flu and fevers. Asking a nurse for non-emergency medical advice is a smart way to put your mind at ease.

Qualified nurses are on hand 24/7 to guide you in order to treat symptoms as quickly and effectively as possible.

This service is accessible from anywhere in the world and provides peace of mind with medical information and advice just a phone call away at any time of the day or night.

As an Irish Life Health member, you get access to expert advice from a qualified nurse:

 **24**  
hours a day

 **365**  
days a year

 From  
anywhere in  
the world



# We're there for Express Care

For stitches, burns, breaks and more

**Minor Injury Clinics**  
Unlimited visit to 23 walk-in clinics nationwide\*

**Direct Settlement Clinics**  
Widest network in the country



We know minor injuries and illnesses are a pain but getting the treatment you need doesn't have to be. With the new Irish Life Health ExpressCare Clinics in Dublin and Cork you can get fast access to care when you need it.

Aim to see patients within  
**1 Hour**

**no**  
appointment needed

**Open**  
7 days a week

Contributions to  
**24 MUs**  
nationwide



HSE



Irish Life Health  
ExpressCare Clinics



Laya Clinics

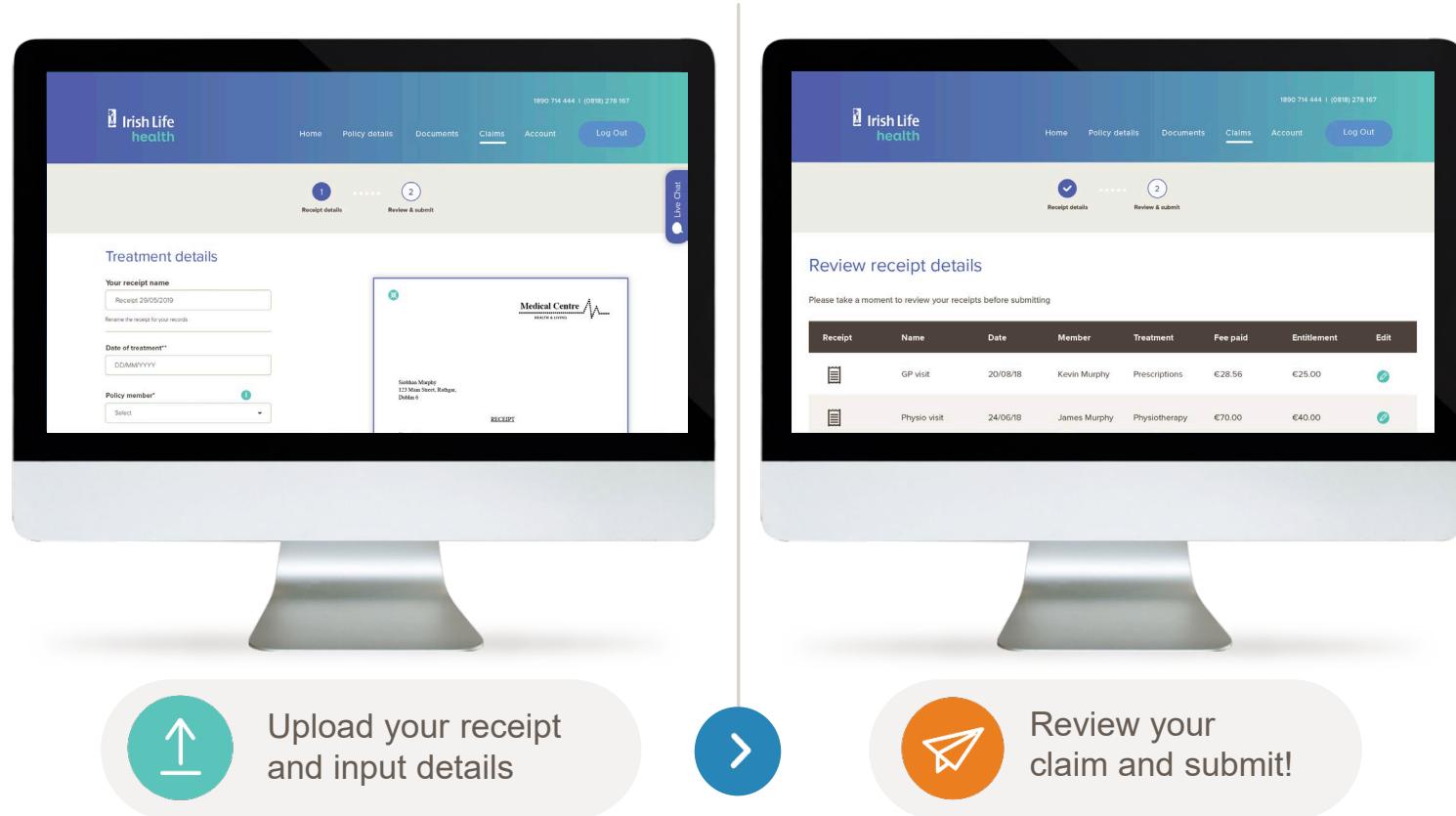
\*Subject to overall outpatient cap. Please see your Table of Cover for detail of what's covered on your plan. Irish Life Health dac is regulated by the Central Bank of Ireland

# Online Claiming

Claim for your Day to Day, Outpatient and Personalised Package claims online in just a few simple steps.

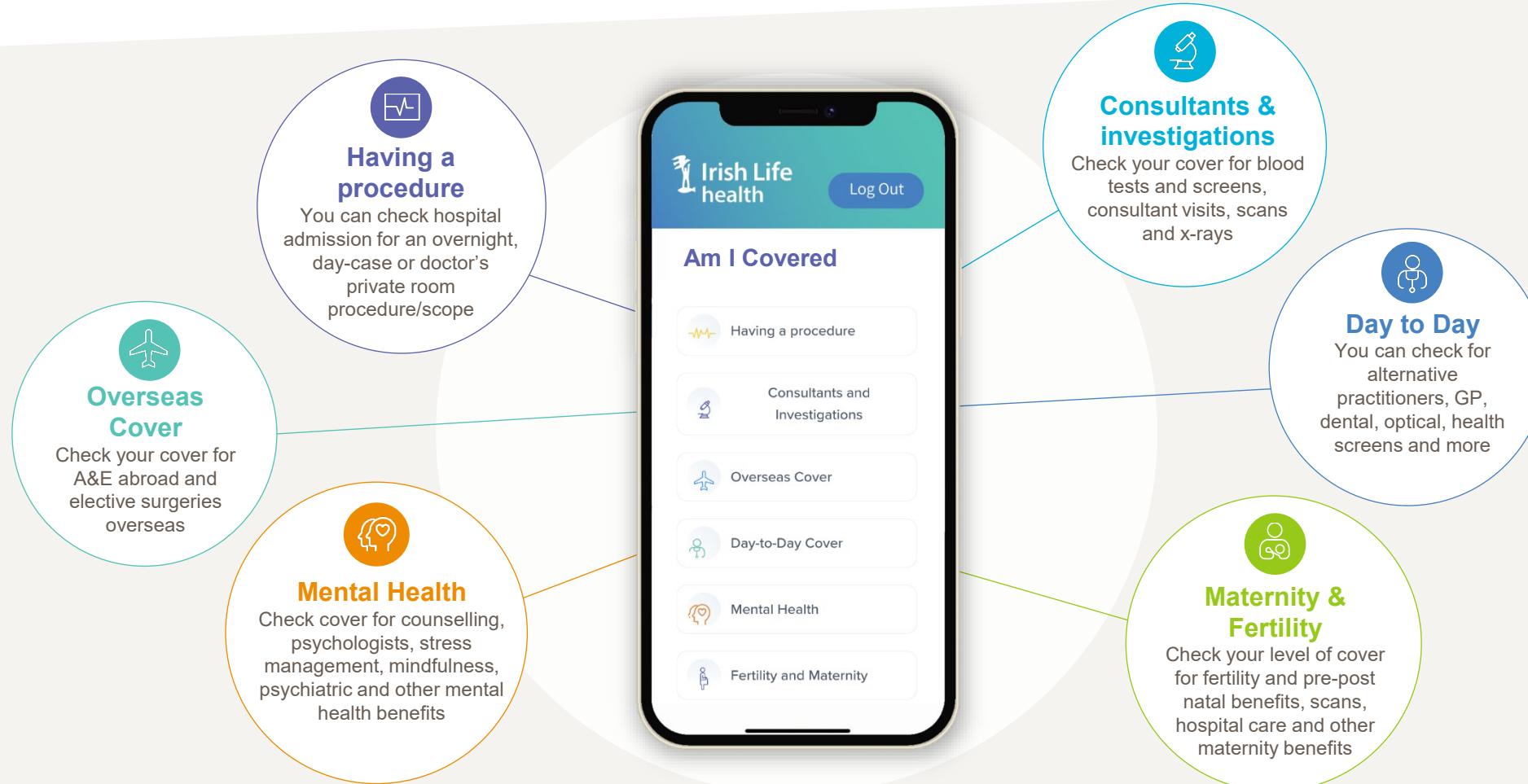
**Claims must be submitted within 6 months of the end of your policy year.**

**BEFORE 30.06.2026**



# Am I Covered

Checking your cover is easy with our new online cover check tool



# Summary

- The HPE health scheme renewal date is 31<sup>st</sup> December 2025.
- From this date, the company paid plan is changing from the 4D Health 2 plan to the Horizon 2 plan. All members on 4D plans will be transferred to the Horizon 2 plan including those on a higher level of cover.
- Young adult dependents aged from 18 to 21 inclusive, will no longer need to be in full time education to be covered by the company paid plan.
- Any member paid premiums for upgraded cover or non company paid members, can be paid for by personal direct debit (member split billing).
- Contact Irish Life Health directly to upgrade your health plan to a different level of cover or to pay for any non company paid members.

# Summary

- If you do not wish to make changes to your current selection of extra dimensions, you can leave these as they are and they will automatically transfer to your new Horizon plan.
- If you do wish to make a change to your extra dimensions, you can do this by contacting Irish Life Health directly or by doing this through your membership portal. These changes can be made once you have received your renewal notification from Irish Life Health at the end of November and you have up until 13<sup>th</sup> January 2026.
- You can only change your extra dimensions at renewal each year (with the exception of maternity extra and fertility extra).
- Contact the Irish Life Health support team if you need to upgrade at the point of need, prior to any treatment. **Do not forget to downgrade after the treatment.**
- The annual enrolment dates under your employee portal are 5<sup>th</sup> November to 26<sup>th</sup> November

# Where to find us



Support Team

**01 562 5100**



Digital Doctor Service

**01 562 5150**



Back-Up

**01 562 5150**



Nurse-on-Call

**01 562 5150**



Healthy Minds

**01 562 5150**



International Assistance

**+353 1 619 3620**

Email: [heretohelp@irishlifehealth.ie](mailto:heretohelp@irishlifehealth.ie)



# Thank You

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