



How your Health Insurance benefits work

June 2026



PEOPLE
SOLUTIONS



About Lockton

Lockton is the world's largest privately owned insurance broker.

What makes Lockton stand apart is also what makes us better: **independence.**

Lockton's private ownership empowers its 13,100 Associates doing business in over 140 countries to focus solely on clients' risk and insurance needs. With expertise that reaches around the globe, Lockton delivers the deep understanding needed to accomplish remarkable results.

Should anyone have any questions regarding any of your benefits you can contact Lockton at IrelandEB@Lockton.com or info@totalhealthcover.ie



Mark Ruddy

Head of Client Management

Markruddy@lockton.com

086 8582064

13,100+
Associates

65,000+
Clients in over 140 countries

1966
Founded in

94%
Client retention rate

140+
Offices worldwide

90%
Reinvestment due to our private ownership

14%
Organic growth in 2024

\$4bn+
Global revenue

\$23m+
Annual charitable donations

Scheme Overview

Scheme Rules

- The default plan is [4D Health 4](#)
- 100% company paid for employee, partners/spouses and children
- All waiting periods are waived. All employees have immediate cover to all benefits on the plan and can upgrade cover at time of need
- The scheme renews annually on the 31st of December

Premiums

- 4D Health 4 - Gross cost to employee €2,799 per adult and €878 per child
- All company paid premium is subject to BIK
- 10% discount applied (max allowable)
- Should you wish to select an alternative lower cost plan you can

4D Health 4

Hospital Cover

	4D Health 4
Public Hospitals Semi-private room, Private room and Day Case	Covered
Private Hospitals* Semi-Private room	Covered subject to €50 excess per claim
Private Hospitals* Private room	Covered private rate subject to €50 excess per claim
High-Tech Hospitals** Listed Cardiac Procedures	Covered subject to €50 excess per claim
High-Tech Hospitals Listed Special Procedures**	Covered subject to €50 excess per claim
Day Case Procedures Private and High-Tech Hospitals	Covered subject to €50 excess per claim

4D Health 4

Day to Day Cover

	4D Health 4
Consultant	75% up to €190 per visit
GP	75% up to €60 per visit
Physio	€40 x 10 visits
Dental (Routine/Non Routine)	50% up to €50 / €250 per year
Health Screening & Allergy Testing	Up to €200 once every 2 years
Alternative Practitioners	50% up to €35 x 15 combined visits
Dexa & Mammogram	First fully covered
Child Development Benefit	75% up to €300 for a developmental / neurodevelopmental assessment
Psychotherapy and counselling benefit (including Dean Clinic)	50% up to 12 visits capped at €1,000 per policy year
Menopause Benefit	80% cover for initial consultation
Female Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year

4D Health 4

Day to Day Cover

	4D Health 4
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
Out-patient maternity consulting fees	€500
CT/MRI/PET-CET Scans	Fully covered in approved scan centres
Allied Health Professionals and Alternative Practitioners	50% up to €35 x 12 combined visits
Hearing test	Up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
Prescriptions	€15 x 5
Minor Injury Clinics	75% up to €500

Minor Injury Clinics

Visit and avoid waiting times in an A&E | Rapid access

No appointment necessary

Unlimited visits

For stitches, burns, breaks and more



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.



We aim to see patients within

1 Hour



NO

appointment needed



Open

7 days a week



Contributions to

24MIUs

nationwide



HSE



Irish Life Health
ExpressCare Clinics

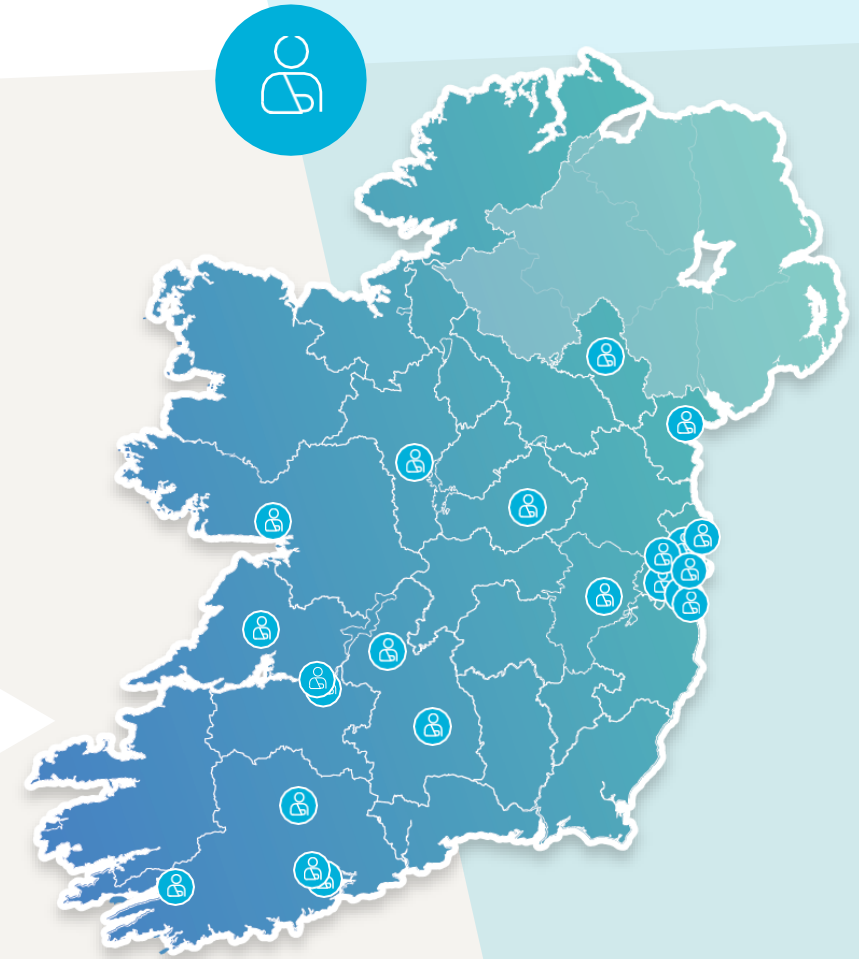


Laya Clinics

*Subject to overall outpatient cap.
Terms and conditions apply¹⁵.

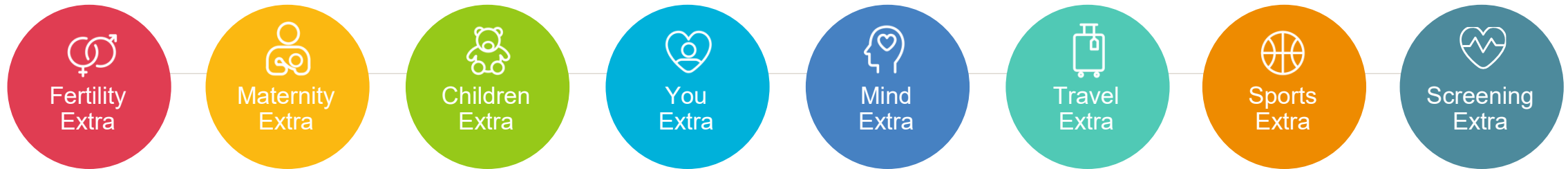
Find your nearest clinic

Irish Life Health ExpressCare Clinic The Elysian, Cork	Health & Wellbeing Clinic (Laya) Ennis Road, Limerick
Irish Life Health ExpressCare Clinic Northwood, Dublin	Mallow General Hospital Injury Unit Co Cork
Irish Life Health ExpressCare Clinic Tallaght, Dublin	Mater Smithfield Rapid Injury Clinic Smithfield, Dublin
Bantry General Hospital Injury Unit Cork	Mercy University Hospital Urgent Care Centre Cork
Cashel Minor Injury Unit Our Lady's Hospital Cashel, Tipperary	Monaghan Hospital Injury Unit Monaghan
Children's Health Ireland (CHI) Connolly, Dublin 15	Naas Hospital Injury Unit Co Kildare
Dundalk Injury Unit, Louth County Hospital Co Louth	Nenagh Injury Unit Co Tipperary
Ennis Injury Clinic Mid-Western Regional Hospital, Co Clare	Regional Hospital Mullingar Minor Injuries Unit Co Westmeath
Health & Wellbeing Clinic (Laya) Cherrywood, Dublin 18 & Swords, Co Dublin	Roscommon University Hospital Injuries Unit Athlone Road, Roscommon
Health & Wellbeing Clinic (Laya) Little Island, Co Cork	St Columcille's Hospital Loughlinstown, Dublin 18
Health & Wellbeing Clinic (Laya) Ballybrit, Galway	St John's Hospital Limerick



Extra Dimensions

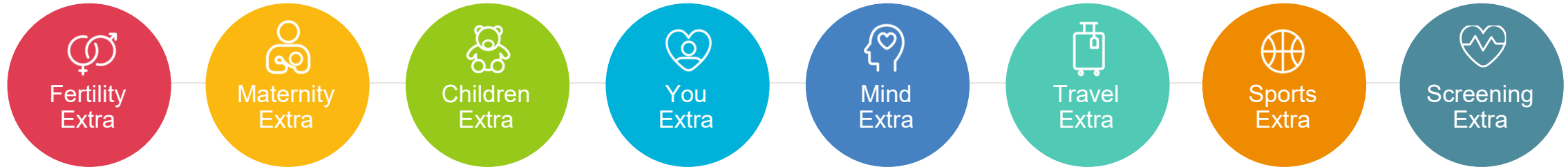
PACKS CAN BE AMENDED AT RENEWAL- CHOICE OF 3 FROM 8



Travel Extra includes	Sports Extra includes	You Extra includes	Mind Extra includes
> Annual Multi-trip travel policy with Allianz > Outpatient A&E abroad (50% up to €1,000) > Prescriptions Abroad (€20 x1)	> Money back on Sports club / gym membership / classes (€50 contribution) > Wearable Trackers: €30 contribution, Foam Roller Benefit: 50% back up to €30, Fitted Gum Shield / Protective Sports Gear: 50% back up to €30 > Physiotherapist or Physical Therapist Sessions (€30 x 3) > Sport Psychologist Visits (€30 x 3) > SADS screening (€75 contribution) > Fitness Test & Personalised Exercise Programme, €300 every 2 years with our provider partner	> Money back on Sports Club / Gym Membership / Classes (€50 contribution) > Dietician or Nutritionist (€30 x 3 visits) > Orthodontists (€100 x 1) > Mindfulness Course (€50 cash back) > Vasectomy Cover - GP or Consultant (up to €360) > Dermatology Benefit (€100 contribution with Provider Partner) > Laser Eye Surgery (Up to €300 once per lifetime)	> Massage Therapist (€25 x 2) > Cognitive Behavioural Therapy for ADHD (€40 x 8 visits) > Yoga / Pilates Classes (€25 x 4) > Life Coaching & Meditation Support Devices (€50 contribution to each) > Stress Reduction Programme - MBSR (€100 contribution)

Extra Dimensions

PACKS CAN BE AMENDED AT RENEWAL- CHOICE OF 3 FROM 8



Maternity Extra includes	Fertility Extra includes	Children Extra includes	Screening Extra includes
> Post-natal Domestic Support (3 x 3 Hour cleaning sessions) > Breastfeeding Consultancy visits (€50 X 2) > Baby Massage Course (€40 x 4 classes) > Partner Expenses (€50 x 2 day travel, accommodation & child minding expenses) > Welcome Home Food Hamper & GentleBirth App > Maternity Mental Health Support (€40 x 10 sessions with Nurture) > 3D/4D & Early Pregnancy Scans (€70 contribution)	> Infertility Benefit (50% up to €1,000, twice per lifetime: IVF, IUI or ICSI) > His & Hers fertility screening (€50 contribution) > Maternity Mental Health support (€40 x 10 sessions with Nurture) > Nutritionist, Dietician or Acupuncturist (€25 x 2 visits) > Egg freezing (50% up to €1,000, once per lifetime) > Sperm Freezing (50% up to €125 once per lifetime) > AMH Fertility test (€75 contribution)	> Money back on Kid's sports clubs (€30 contribution) > Child / Teen orthodontic cash benefit (€100) > Child Speech & Language Therapist sessions (50% up to €30 x 10 visits) > Child / Teen Counselling (50% up to €50 x 8 visits) > Paediatrician visit (€100 x 1) > Play Therapy (€40 x 8 visits)	> MRI Scan: non approved centre (€75 contribution) > CT Scan: non approved centre (€75 contribution) > PET-CT Scan: non approved centre (€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 Provider Partner) > At Home Health Testing (Covered up to €75 per policy year with Provider Partner) > Sports Health Screening (€200 every 2 years with Provider Partner)

Options to save money?

What can I do to reduce my insurance costs

- Look to split cover for you and your dependants where appropriate
- Engage with one of the team in Lockton to reduce your health insurance funding cost (BIK & Employee funded element)
- We have a team of qualified medical insurance specialist available to guide you through any questions you might have
- To arrange a personal 1-1 email mark.ruddy@lockton.com

Horizon 4

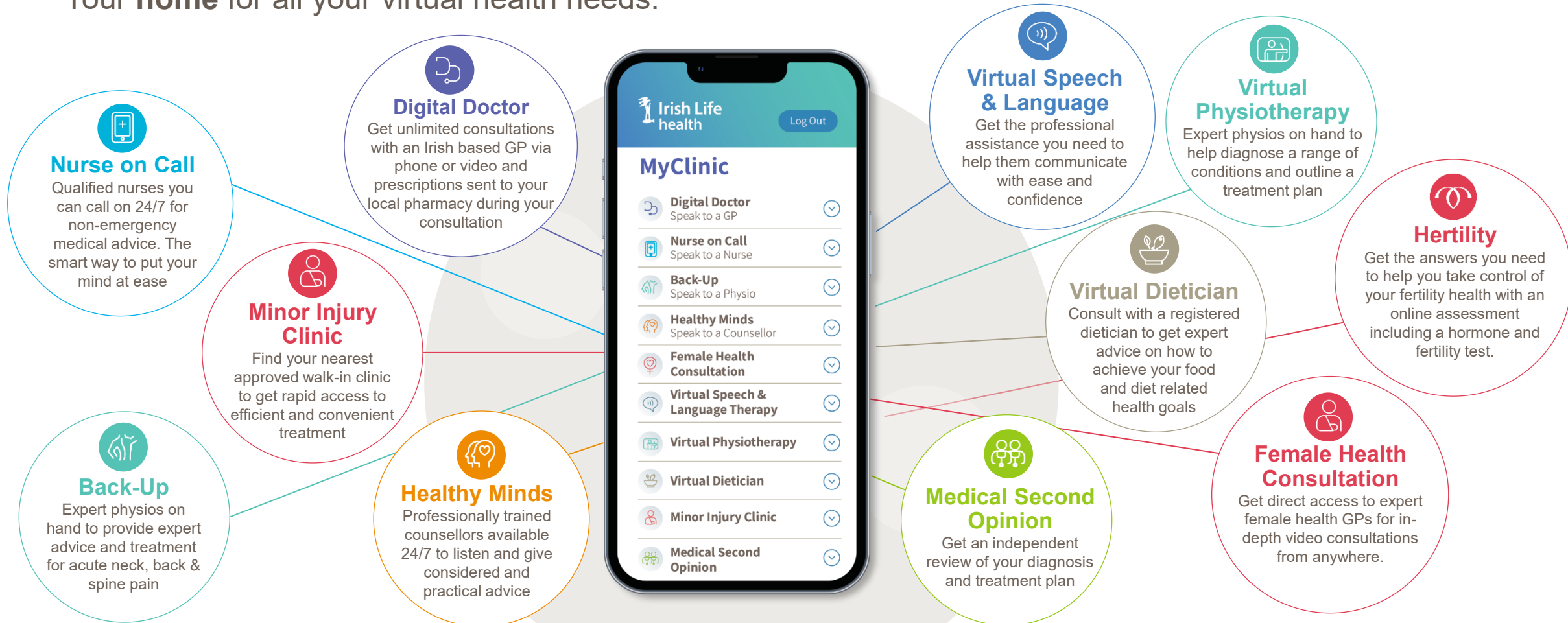
- This is an excellent Private room plan with 75% back on items like GP's & Consultants
- Exact same plan at 4D Health 4 with 3 changes to hospital cover
 - - €500 increase in orthopaedic co payment
 - -€500 co payment on ophthalmic procedures
 - -€1,000 on certain cardiac procedures
- Adult premium is €2,367 and the child premium is €741



Benefits of being with Irish Life Health

MyClinic – Available your online account

Your **home** for all your virtual health needs.



Services available where covered on your plan and clinically appropriate. Digital Doctor is provided by Centric Health, Ireland's primary care experts. Nurse on Call provided by Healix Medical Partnership LLP. Back-Up service provided by Spectrum Health.

The Healthy Minds benefit provided by Telus Health gives you access to a dedicated counselling and advisory service, via telephone and access to an online portal which provides self-assessment tools and content (members 16 years+). If you are deemed 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). International Second Opinion Service provided by MediGuide International LLC.

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

Virtual physiotherapy, virtual dietician and virtual speech & language therapy services have separate terms and conditions and they can be viewed here:

<https://www.irishlifehealth.ie/IrishLifeHealth/media/Irish-life-Health/pdfs/consumer/MyClinic-Terms-and-Conditions.pdf>

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 .



Fast-track to in-person GP appointments

Naturally there'll be some issues that a virtual GP consultation can't resolve, but it can often be hard to get an in-person appointment with your own GP.

As an Irish Life Health member, you can now get a next-day⁵ in-person appointment with a GP at one of 66 Centric Health clinics nationwide.

Notes from the Digital Doctor appointment will be shared (with consent) with the treating GP, so they have all the information they need to give your employee the best care. Members can use the GP cover on their plan to claim back all or part of the in-person GP visit.



Nationwide access to mental health and physio

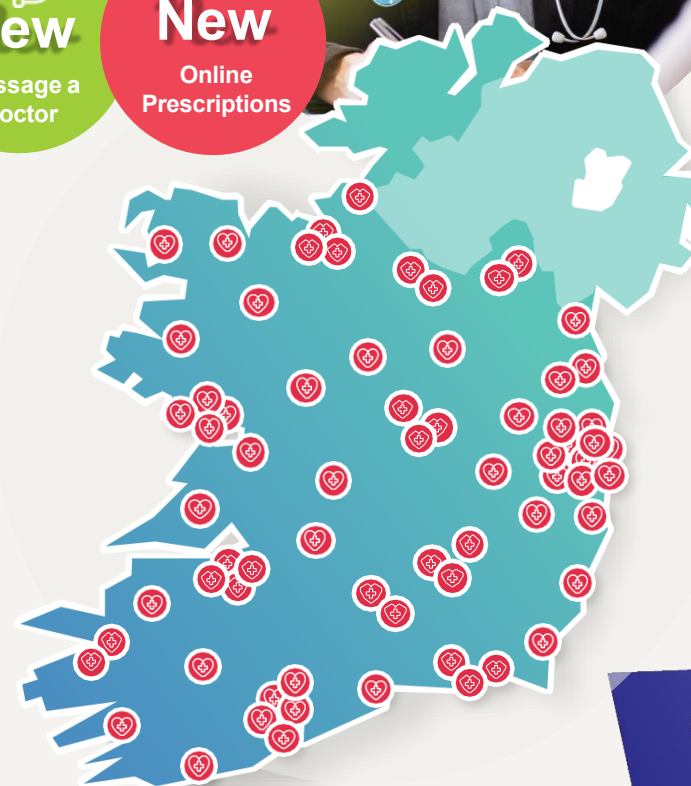
We also offer nationwide access to other key primary care services including:



In-person counselling in over 100 locations nationwide as part of our Healthy Minds benefit – at no extra cost to your employees⁶.



Hands on treatment in over 100 expert physiotherapy clinics nationwide for back and neck pain as part of their Back-Up benefit¹⁰.



Am I Covered

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



Having a Procedure

You can check hospital admission for an overnight, day-case or doctor's private room procedure/scope.



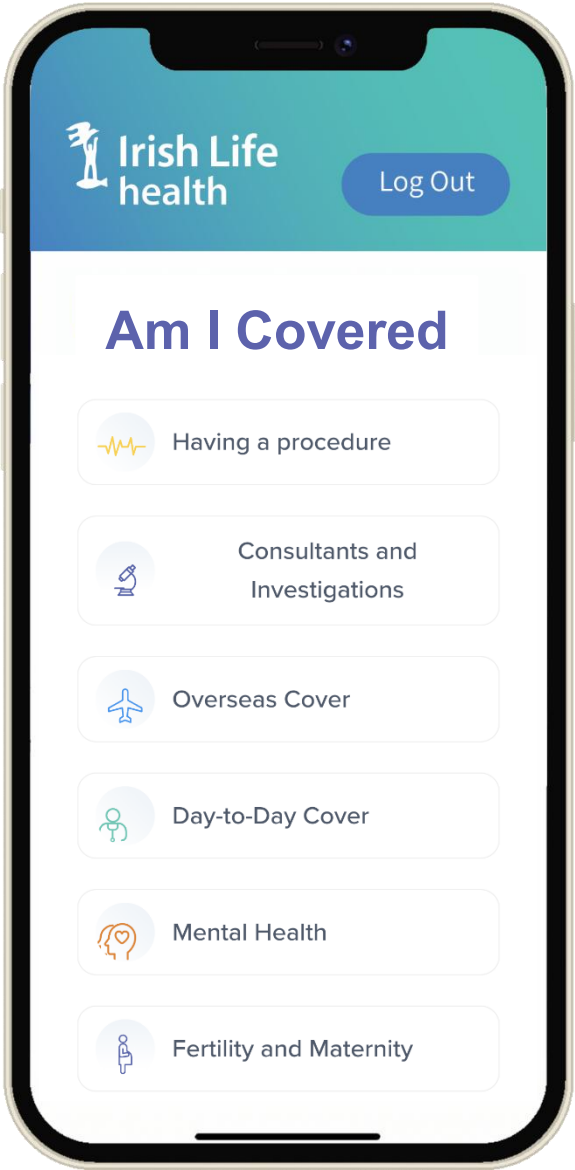
Overseas Cover

Check your cover for A & E abroad and elective surgeries overseas



Mental Health

Check cover for counselling, psychologists, stress management, mindfulness, psychiatric and other mental health benefits



Consultants & Investigations

Check your cover for blood tests and screens, consultant visits, scans and x-rays



Day-to-Day Cover

You can check for alternative practitioners, GP, dental, optical, health screens and more



Fertility & Maternity

You can check your level of cover for fertility and pre-post natal benefits, scans, hospital care and other maternity benefits

Back-Up

Expert advice and treatment for acute back and neck pain



Contact
Back-Up online
through
MyClinic
or call
01 562 5150



We'll check a time
that's convenient for
you, then book a
triage assessment
over the phone with a
clinical case



He or she will
assess your case
and recommend a
personalised
treatment plan

2 programmes per policy year – each programme costs €65

Direct access to a range of Specialist Female Health Services

When it comes to female health, you know your body better than anyone. But when you are looking for answers, Irish Life Health now gives you access to a range of specialist female health services to guide you. At Irish Life Health, we believe that all women should have access to the expert help they need, when they need it.

Irish Life Health is the first insurer to offer our members access to specialist online or face-to-face medical experts, offering our members the chance to be seen, heard and treated without waiting⁷. Irish Life Health are changing how women in Ireland access the health services they need.

 Menstrual Health

 Fertility

 Contraception

 Menopause

 Physiotherapy

**New
Hertility**

Fertility &
Hormone
Health¹⁶

**New
Pelvic Health**

First insurer to
provide pelvic
physio benefit¹⁷

51%

51% of women are worried about a female health issue at every stage of their life*

10%

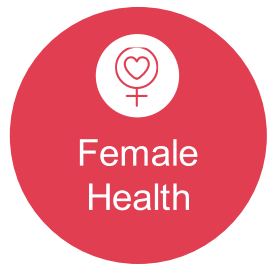
Only 1 in 10 women claim that their employer offers dedicated female health supports*

35%

Only 35% of women agree that female health is an area of healthcare that is well served in this country*

*Irish Life Health Female Health Research, Red Cornibus, June and July 2023.





Female Health

Unique Programme



Unique to
Irish Life
Health

Areas of focus

Menstrual
Health

Contraception

Fertility

Menopause

- > Access to expert Female Health GPs virtually & in-person
- > Data & insight led following extensive female health research
- > Further supported by on-plan benefits

Pre-Consult
questionnaire



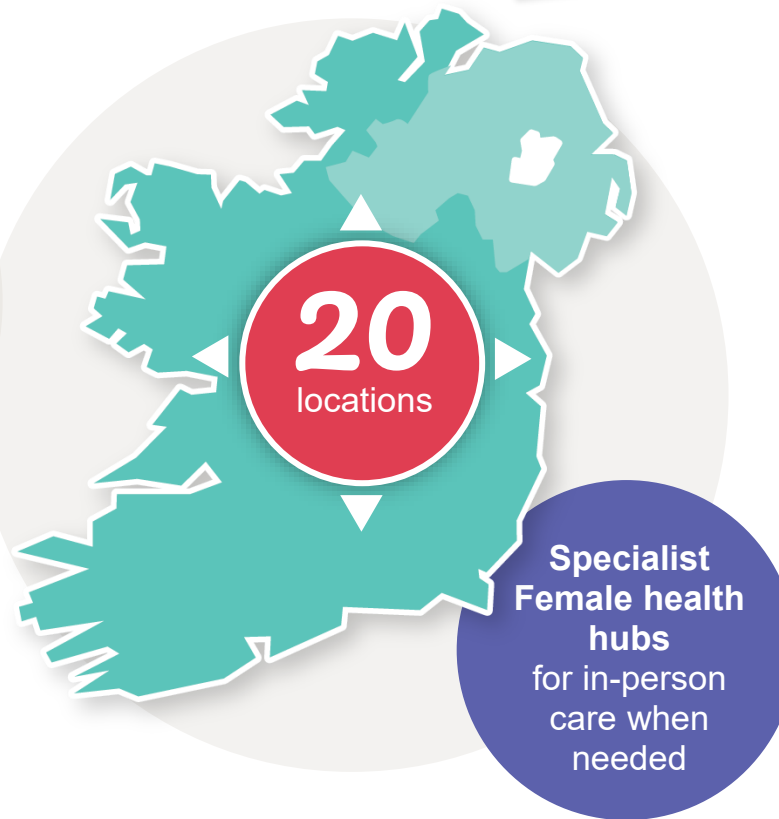
In-depth
consultation



Post-consultation
treatment plan



Guide to further
care or diagnostics



Empower women to make informed decisions about their health

Female Health – Fertility Care Pathway with Hertility



In-depth online health assessment



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



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



Virtual consultation with Fertility Specialist or Gynaecologist

*Results in 10 days vs 4-6 weeks and considerable cost with private fertility clinics



Essential Health Check

Empowering you to take control of your health

New for
2026

Take the first step toward understanding your health with an at-home blood test and lifestyle assessment - no clinic visit needed.

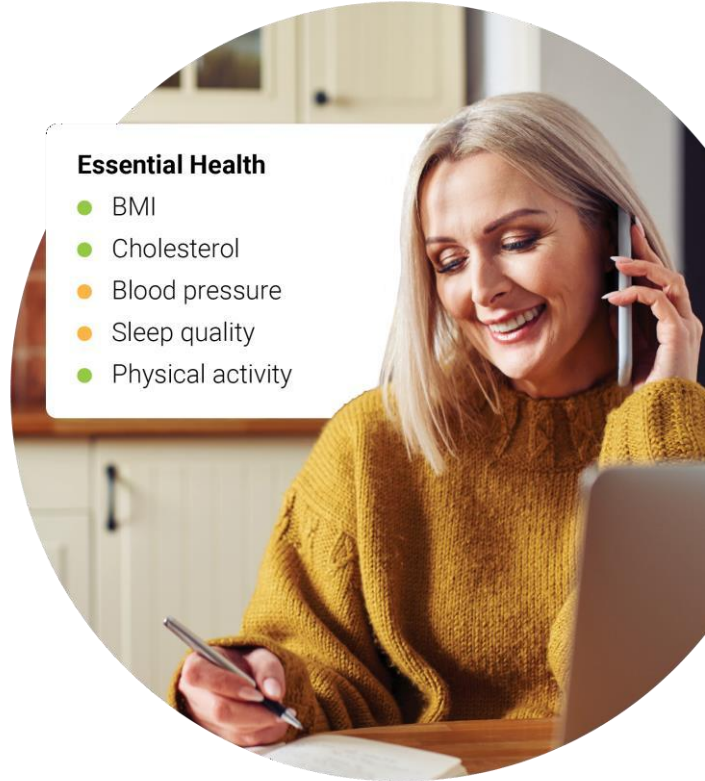
Essential Health Check unlocks insights into your metabolic health by measuring key blood markers and assessing important lifestyle factors. With the guidance of expert clinicians, you'll gain the insights you need to make informed decisions for a healthier future.

What's included:

- ❑ A simple at-home blood test - measures key indicators of metabolic and heart health, including blood sugar levels
- ❑ A lifestyle assessment - understand how factors like sleep, activity, and nutrition are impacting your overall health
- ❑ A convenient at-home blood pressure and pulse reading with the Lifelight app- medically certified technology that works using just your smartphone. No hardware, cuff or calibration needed
- ❑ Personalised health insights - a clinician will review your blood and lifestyle assessment, providing you with a personalised health report and easy-to-understand results
- ❑ Expert support - discuss your results with an expert clinician who will guide you on next steps
- ❑ A tailored plan of action - Receive a customised plan to help you take control of your health and wellbeing.

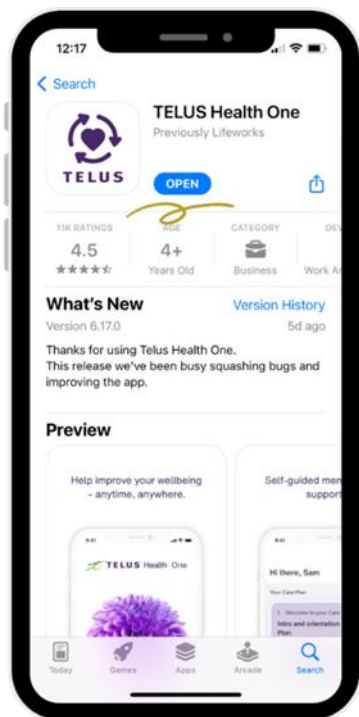
By combining biometric, blood, and lifestyle insights, the Essential Health Check helps you identify potential health risks and improve your overall wellbeing – **all for just €50 as an Irish Life Health member.**

It's more than just a test - it's your blueprint for better health.



Healthy Minds

Employee Assistance Programme - Because we all need a healthy mind as well as a healthy body



Support
24/7
365 days a
year



Counselling



Legal
Assistance



Financial
Assistance



Relationship
Issues



Anxiety



Work-Life
Balance



Mental Health
Advice



Non-Irish
National
Support



Life
Guidance



Mediation
Information



Consumer
Assistance



Bereavement
Counselling



Phone



Online Self
Assessments



Live Chat



Video
Counselling



Face-to-face



Mental Health Guide

One programme per policy year

Step 1

Healthy Minds

- > EAP service
- > Short-term, goal-focused counselling
- > Self-service management techniques

Step 2

Assessment

- > Referral to Spectrum Mental Health
- > Online assessment
- > Telephone consultation

Step 3

Review & Recommendation

- > Reviewed by expert clinician
- > 1:1 assessment
- > Agree treatment path
 - iCBT
 - Clinical psychologist
 - Psychotherapist
 - Counselling psychologist

Step 4

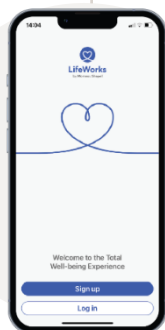
Ongoing Monitoring

- > Regular support and reviews by same clinician
- > Change of treatment where necessary
- > Referral to GP for medication if required

Step 5

Completion & Reassessment

- > Recommended course of treatment complete
- > Re-do assessment to understand progress
- > Further referral is required



MyLife

A personal health coach in your pocket



★★★★★
4.4/5
App Store Rating

MyLife by Irish Life is a personalised health and wellness app that rewards people for making better lifestyle choices everyday. Your employees will have access to a wide range of resources to enable them to:



Set individual goals



Track Activity



Access AI health coach

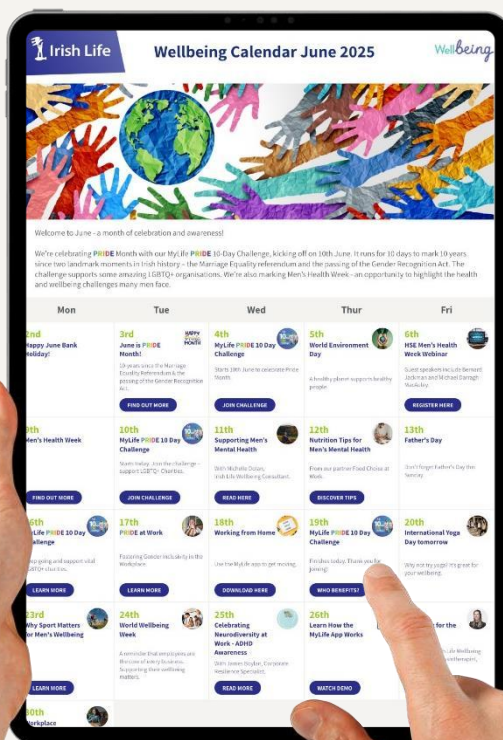
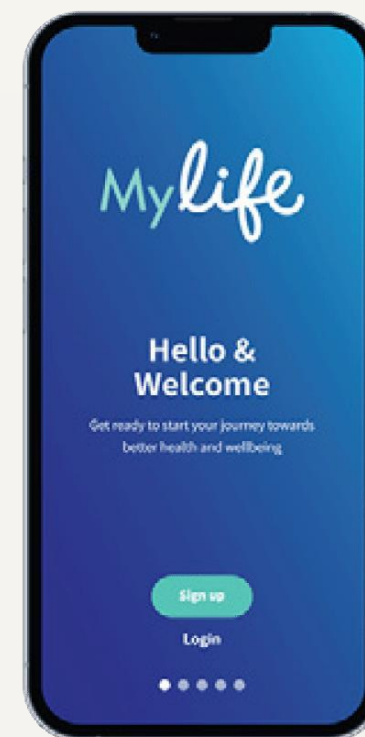


Eat Healthier



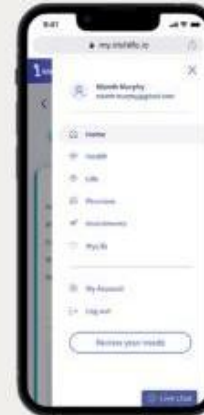
Take part in challenges

Download MyLife App from your app store



Welcome to MyIrishLife

Giving your people easier access to Irish Life benefits with MyIrishLife.



Benefits for your business

-  Better employee experience
-  Increased employee engagement
-  Employees recognise the value of their benefits

Benefits for your team

-  Simple and intuitive
-  All in one place
-  Understand more

For Health:

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

What your employees can do

-  Get plan details
-  Make a claim
-  Manage plans and policies
-  Check your cover
-  Get financial advice

What your employees can access

-  MyClinic
-  Minor Injury Unit
-  Back-Up
-  Care-Connect

Thank You

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