

# Irish Life Health Waiting Periods



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A waiting period is the amount of time that must pass before **you** will be covered under **your plan** or before **you** will be covered to the level of cover available under **your plan**. There are a number of different types of waiting periods:

- > Initial waiting periods
- > **Pre-existing condition** waiting periods
- > Upgrade waiting periods

## INITIAL WAITING PERIODS

Initial waiting periods apply when **you** take out health insurance for the first time or when **you** take out health insurance after **your** health insurance has lapsed for 13 weeks or more. **You** will not be covered during **your** initial waiting period.

Initial waiting periods do not apply in the following circumstances:

- > To **claims** made in respect of children who have been added to **your policy** within 13 weeks of the date of their birth
- > To **claims** made in respect of adopted children who have been added to **your policy** within 13 weeks of the date of their adoption
- > To **claims** in respect of **emergency care** for **accidents** and **injuries**.

The table below sets out the initial waiting periods applied by **Irish Life Health**. These waiting periods will apply from the date **you** took out health insurance with **Irish Life Health** or another insurer for the first time, or, from the date **you** took out health insurance with **Irish Life Health** or another insurer after **your** health insurance had lapsed for 13 weeks or more.

Initial Waiting Periods		
Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits Medicall Ambulance Cost Health In the Home PET CT Scans Oncotype Dx Day-case for Rheumatology and Chemo Public Hospital Levy	26 weeks	
All Maternity and Infertility Benefits	52 weeks	
All Day to Day Benefits Post Operative Home Help Alternative amount for post-operative home help Convalescence Benefit Home Nursing Parent Accompanying Child In-patient Support Benefit Cancer Support Benefit	None	26 weeks
Medical & Surgical Appliances All Out-patient Benefits Minor Injury Clinic Cover Asthma Care Programme Employee Assistance Programme Stress Management Telephone Line	None	
Child Home Nursing	None	N/A

## PRE-EXISTING CONDITION WAITING PERIODS

Where **you** make a **claim** which relates to a **pre-existing condition**, a **pre-existing condition** waiting period will apply. A **pre-existing condition** is an ailment, illness or condition, the signs or symptoms of which existed at any time in the six months before **you** took out health insurance for the first time or before **you** took out health insurance after **your** health insurance had lapsed for 13 weeks or more.

**You** will not be covered for a **pre-existing condition** during **your pre-existing condition** waiting period. Our **medical advisers** will decide whether **your claim** relates to a **pre-existing condition**. Their decision is final.

**Pre-existing condition** waiting periods do not apply in the following circumstances:

- > To **claims** made in respect of children who have been added to **your policy** within 13 weeks of the date of their birth
- > To **claims** made in respect of adopted children who have been added to **your policy** within 13 weeks of the date of their adoption.

The following table sets out the **pre-existing condition** waiting periods applied by **Irish Life Health**. These waiting periods will apply from the date **you** took out health insurance for the first time (with **Irish Life Health** or another insurer), or from the date **you** took out health insurance (with **Irish Life Health** or another insurer) after **your** health insurance had lapsed for 13 weeks or more.

Pre-Existing Condition Waiting Periods		
Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits Day-case for Rheumatology and Chemo PET-CT Scans Health In the Home	5 years	
All Maternity and Infertility Benefits	52 weeks	
All Day to Day Benefits All Out-patient Benefits Minor Injury Clinic Cover Asthma Care Programme Stress Management Telephone Line Lifestyle, family & emotional wellbeing coaching Medicall Ambulance Cost Medical & Surgical Appliances Employee Assistance Programme Convalescence Benefit Home Nursing Child Home Nursing Parent Accompanying Child In-patient Support Benefit Cancer Support Benefit Public Hospital Levy Post Operative Home Help Alternative amount for post-operative home help Oncotype Dx	None	

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## UPGRADE WAITING PERIODS

An upgrade waiting period will apply when you upgrade your cover (i.e. you purchase a plan with more comprehensive cover than your previous plan). This may happen if you change your plan with us or when coming to Irish Life Health from another health insurer. We will apply an upgrade waiting period to claims where your treatment relates to a pre-existing condition. Where an upgrade waiting period applies, we will cover you up to the level that was available under the benefit that you are claiming of your previous plan. Where the benefit you are claiming was not available on your previous plan, you will not be covered.

A pre-existing condition is an ailment, illness or condition, on the basis of medical advice, the signs or symptoms of which existed at any time in the six months:

- > before you took out health insurance for the first time
- > or before you took out health insurance after your health insurance had lapsed for 13 weeks or more.
- > or before you upgraded your cover to a higher level plan

In these circumstances, you will be covered up to the level of cover that was available on the plan that you previously held before upgrading your cover.

Please see the upgrade waiting period table below for the details of upgrade waiting periods by benefit type. Our medical advisers will determine when your ailment, illness or condition commenced. Their decision is final. The table below sets out the upgrade waiting periods applied by Irish Life Health. These waiting periods will apply from the date you upgraded.



## Upgrade Waiting Periods

Benefit	Under 55 years old	55 years and older
All In-patient Benefits including Overseas Benefits Medical Ambulance Cost Health In the Home Day-case for Rheumatology and Chemo PET CT Scans	2 years	
All Maternity and Infertility Benefits	52 weeks	
Post Operative Home Help Alternative amount for post-operative home help Oncotype Dx Convalescence Benefit Home Nursing Parent Accompanying Child In-patient Support Benefit Cancer Support Benefit Medical & Surgical Appliances	None	52 weeks
All Day to Day Benefits	None	26 weeks
All Out-patient Benefits Companion expenses Minor Injury Clinic Cover Asthma Care Programme Employee Assistance Programme Stress Management Telephone Line Public Hospital Levy Lifestyle, family & emotional wellbeing coaching	None	
Child Home Nursing	None	N/A