

# 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 Medical Ambulance Cost Health In the Home PET CT Scans	26 weeks	
All Maternity Benefits	52 weeks	
All Day-to-Day Benefits Convalescence Benefit Parent Accompanying Child Parent Accompanying Child (no minimum stay) Cancer Support Benefit	None	26 weeks
Medical & Surgical Appliances All Out-Patient Benefits Employee Assistance Programme Companion expenses Lifestyle, family & emotional wellbeing coaching	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 PET-CT Scans Health In the Home	5 years	
Medical & Surgical Appliances	2 years	
All Maternity Benefits	52 weeks	
All Day to Day Benefits All Out Patient Benefits Lifestyle, family & emotional wellbeing coaching Medical Ambulance Cost Companion expenses Employee Assistance Programme Convalescence Benefit Child Home Nursing Parent Accompanying Child Parent Accompanying Child (no minimum stay) In-Patient Support Benefit Cancer Support Benefit	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. Where an upgrade waiting period applies, **we** will cover **you** to the level that was available under the **benefit** that **you** are claiming on **your** previous **plan**. Where the **benefit** **you** are claiming was not available on **your** previous **plan**, **you** will not be covered. The one exception to this is where **you** are claiming under **your** In-patient Benefits. **We** will only apply an upgrade waiting period to **claims** made under **your** In-patient Benefits where **your claim** relates to an ailment, illness or condition that existed before **you** upgraded. In these circumstances, **you** will be covered to the level of cover that was available under the In-patient Benefits on the **plan** that **you** held at the time the ailment, illness or condition commenced. 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.

If **you** are upgrading to the Kick-off Upgrade **plan** from the Kick-off **plan**, **we** will waive the upgrade waiting period that would have been applied as a result of this upgrade.

### To avail of this exception you must:

- > notify **us** and upgrade your **plan** at least 2 weeks in advance of planned **treatment**.
- > in the case of **emergency treatment**, notify **us** within two weeks of the date **you** are discharged following your **emergency care**. In this circumstance **we** will backdate your upgrade to the Kick-off Upgrade **plan** to the date of **your emergency care**.

Upgrade premiums will be applicable from date your cover under the Kick-off Upgrade **plan** becomes effective. No **benefits** will be covered prior to this cover start date.

Please note the reduction in waiting periods for the Kick-off Upgrade **plan** applies to upgrade of cover only, it does not apply to initial waiting periods or **pre-existing condition** waiting periods.

## Upgrade Waiting Periods

Benefit	Under 55 years old	55 years and older
All In-Patient Benefits Medical Ambulance Cost Health In the Home PET CT Scans	2 years	
All Maternity Benefits	52 weeks	
Convalescence Benefit Parent Accompanying Child Parent Accompanying Child (no minimum stay) Cancer Support Benefit Medical & Surgical Appliances	None	52 weeks
All Day to Day Benefits	None	26 weeks
All Out Patient Benefits Companion expenses Employee Assistance Programme Lifestyle, family & emotional wellbeing coaching	None	
Child Home Nursing	None	N/A