

Be Fit 3

Effective from 1st October 2020

You should read this table of cover along with the Health Plans membership handbook effective from October 2020, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.

In-patient Benefits

Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

Benefits	Public Hospital	Private Hospital	High-tech Hospital
Semi Private Room	Covered	Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures. ¹
Private Room	Covered	Covered subject to €75 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures. ¹
Day Case	Covered	Covered subject to €75 excess per claim	Covered subject to €75 excess per claim
Listed Cardiac Procedures ¹	-	-	Covered subject to €75 excess per claim
Listed Special Procedures ¹	-	-	Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹

Maternity

Public hospital cover for maternity	3 nights accommodation
Home birth	Covered up to €4,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Newborn free till next renewal	Yes
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Doula 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

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient 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

Infertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses



Elective overseas referral

International Second Opinion Service	Covered - refer to your Membership Handbook
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



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 Benefits

Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€50 x 15 days
Child Home Nursing	€100 x 14 days (following an inpatient 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 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
Medical ambulance costs	Covered (refer to Membership Handbook)



Out-patient Benefits

Out-patient Benefits not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Minor Injury Clinic Cover	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
Minor Injury Clinic Cover (Pay & Claim)	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
Antenatal Class	€75 towards an antenatal class, or, €75 contribution & 10% point of sale discount with GentleBirth Workshop
PET-CT Scan: approved centre	Covered
CT Scan: approved centre	Covered
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
MRI Scan: approved centre	Covered
Vaccinations: Travel Only	€50 per year

Psychotherapy and counselling benefit	50% up to 9 visits capped at €800 per policy year
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
Vasectomy (GP only)	Covered up to €360
Health screen at any centre	Covered up to €100 per annum
AMH fertility test	€50 contribution
Pre/post natal yoga & pilates	€20 x 2 visits

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Clinical Psychologist	€25 x 10 visits
Consultant fees	First 2 visits fully covered 50% cover for subsequent visits
GP Visits	First 2 visits fully covered 50% cover for subsequent visits
Public A&E Cover	First 2 visits fully covered 50% cover for subsequent visits
Prescription Costs	Up to €25 per annum
Dentist Visits	Up to €40 x 7 visits
Physiotherapist or Physical therapist	€40 x 9 visits
Dietician	€40 x 7 combined
Chiropodist	€40 x 7 combined
Voice Coaching	€40 x 7 combined
Medical Herbalist	€40 x 7 combined
Osteopath	€40 x 7 combined
Podiatrist	€40 x 7 combined
Chiropractor	€40 x 7 combined
Acupuncturist	€40 x 7 combined
Massage Therapist	€40 x 7 combined
Homeopath	€40 x 7 combined
Reflexologist	€40 x 7 combined
Occupational therapist	€40 x 7 combined
Child speech and language therapist	50% up €30 x 8
Child counselling	50% up €30 x 8
Psycho-oncology Counselling	50% up to €25 x 8 visits
Manual Lymph Drainage	50% up to €25 x 5 visits
Home Nursing	€40 x 20 days
Pre/Post natal medical expenses	€500
Emergency Dental Care	€250
Medical and surgical appliances	As per specified list (subject to €200 excess) ³
Hearing Test	Up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €150 per policy year
Pathology: Cost of test	50% Cover
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²



Members Benefits

Back Up	International Second Opinion Service
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

¹ All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

³ 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.