2 What you're covered for

Be Fit 3

Effective from 31st October 2026

You must read this table of cover along with the **Health Plans** membership handbook effective from October 2026, which you can find on irishlife.ie/health-insurance/help/membership-handbooks. The hospitals and treatment centres covered on this plan are set out in **List 1** on irishlife.ie/health-insurance/hospital-lists/

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 €1,500 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 €1,500 co-payment on certain orthopaedic procedures.[1]
Private Room	Covered	Covered subject to €75 excess per claim subject to €1,500 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 €1,500 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 €1,500 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]
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
Home Early Midwife Support following 1 night stay in hospital	4 x 2 hour sessions with a midwife
GentleBirth App	See handbook for details
Home Early Midwife Support following 2 nights stay in hospital	3 x 2 hour sessions with a midwife

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

Elective overseas referral

Elective Procedure abroad - for procedures that are not available in Ireland	Covered up to the amount for the most similar procedure to treat the same condition in Ireland to a maximum of €125,000
Elective Procedure abroad - for procedures that are available in Ireland	Covered up to the level of cover available in Ireland to a maximum of €125,000

Psychiatric Treatment

Not related to substance abuse	120 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 with our provider partner
Care Connect	Covered (refer to membership handbook)
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 Affirmation 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
Mental Health Guide	Covered (refer to Membership Handbook)
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Medicall ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

Out-patient Benefits

Out-patient Benefits not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
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
Fertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime
Irish Life Health ExpressCare 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

Convalescence benefits	€50 x 15 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Postnatal Domestic Cleaning Support	Covered up to €60 for a 2 hour cleaning session three times per year
Specialist Weight Loss Support	Full cover for initial GP assessment and 50% cover x 6 follow-on GP check-ins with our preferred provider
Essential Health Check	Covered with our preferred provider, twice per policy year subject to a €50 co-payment
Postnatal Doula Benefit	Up to €200 contribution
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations: Travel Only	€50 per year
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	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 or Consultant)	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
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€4000
Psychologist	€25 x 10 visits
Consultant fees	First 2 visits fully covered, 50% cover up to €125 for subsequent visits
GP Visits	First 2 visits fully covered, 50% cover up to €40 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[3]
Chiropodist	€40 x 7 combined[3]
Voice Coaching	€40 x 7 combined[3]
Medical Herbalist	€40 x 7 combined[3]
Osteopath	€40 x 7 combined[3]
Podiatrist	€40 x 7 combined[3]
Chiropractor	€40 x 7 combined[3]
Acupuncturist	€40 x 7 combined[3]
Massage Therapist	€40 x 7 combined[3]
Homeopath	€40 x 7 combined[3]
Home Recovery Benefit	€80 x 10 days
Reflexologist	€40 x 7 combined[3]
Occupational therapist	€40 x 7 combined[3]
Child speech and language therapist	50% up €30 x 8
Child psychology	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
Pre/Post natal medical expenses	€500
Emergency Dental Care	€250
Medical and surgical appliances	As per specified list (subject to €100 excess)[4]
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	Health Screening
International Second Opinion Service	Laser Eye Surgery
These benefits may change from time to time, for full details on 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 01 562 5100.
[2] The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.
[3] The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.
[4] The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

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