

# Be Fit 3

## Table of Cover effective from 1<sup>st</sup> September 2023

You should read this table of cover along with the Health Plans membership handbook effective from July 2023, which you can find on [irishlifehealth.ie/more-info](http://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	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Covered
Day case	Covered
<b>Private Hospital</b>	
Semi-private room	Covered subject to €75 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €75 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €75 excess per claim
<b>High-tech Hospital</b>	
Semi-private room	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. <sup>1</sup>
Private room	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. <sup>1</sup>
Day case (All Hi-Tech)	Covered subject to €75 excess per claim
Listed cardiac procedures (All Hi Tech) <sup>1</sup>	Covered subject to €75 excess per claim
Listed special procedures (All Hi-Tech) <sup>1</sup>	Covered subject to €75 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
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 <sup>2</sup>
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
Partner Benefit	€50 x 2 days travel, accommodation and child minding expenses
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details

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	
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 inpatient benefits	
Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
Convalescence benefits	€50 x 15 days
Child home nursing	€100 x 14 days (following 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 for 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
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Mental Health Guide	Covered (refer to Membership Handbook)
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Covered
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Fertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
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
HPV Vaccine	50% up to €200 per policy 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
Vaccinations: Travel Only	€50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
AMH fertility test	€50 contribution
Pre/post natal yoga & pilates	€20 x 2 visits
Out-patient scan cover (in approved centres)	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	Outpatient: €1 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
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
Prescriptions	Up to €25 per annum
Dentist visits	Up to €40 x 7 visits
Physiotherapist or Physical therapist	€40 x 9 visits
Acupuncturist	Up to €40 x 7 combined <sup>3</sup>

<b>Chiropodist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Chiropractor</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Dietician</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Homeopath</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Massage Therapist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Medical Herbalist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Occupational Therapist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Osteopath</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Podiatrist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Reflexologist</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Voice Coach</b>	Up to €40 x 7 combined <sup>3</sup>
<b>Child speech and Language</b>	50% up €30 x 8
<b>Child Psychologist</b>	50% up €30 x 8
<b>Psychologist</b>	€25 x 10 visits
<b>Psycho-oncology counselling</b>	50% up to €25 x 8 visits
<b>Manual lymph drainage</b>	50% up to €25 x 5 visits
<b>Home Recovery Benefit</b>	€80 x 10 days
<b>Pre/Post natal medical expenses</b>	Up to €500
<b>Emergency dental care</b>	Up to €250
<b>Medical and surgical appliances</b>	As per specified list <sup>4</sup> (subject to €100 per person excess)
<b>Hearing Test</b>	Up to €25 x 1
<b>Optical (eye test and/or glasses/lenses combined)</b>	50% up to €150 per policy year
<b>Pathology-cost of test</b>	50% Covered
<b>Pathology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>
<b>Radiology - cost of test</b>	50% Covered
<b>Radiology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>

<sup>1</sup> All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>2</sup> The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>3</sup> 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.

<sup>4</sup> The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

MEMBER BENEFITS	
Health Screening	Back Up

Laser eye surgery

International Second Opinion Service

**For full details on the above and all member benefits available to you please visit the  
'Member Benefits' section of [www.irishlifehealth.ie](http://www.irishlifehealth.ie)**