

# Be Fit Life

## 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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>
Private room	Covered subject to €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>
Day case	Covered subject to €50 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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>
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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>
Day case (All Hi-Tech)	Covered subject to €50 excess per claim
Listed cardiac procedures (All Hi Tech)	Covered
Listed special procedures (All Hi-Tech)	Covered subject to €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
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

<b>Welcome Home Food Hamper</b>	Hamper and 30 minute phone consultation with a nutritionist
<b>GentleBirth App</b>	See handbook for details
<b>Emergency Inpatient Treatment Abroad and related benefits</b>	
<b>Hospital bill for inpatient treatment</b>	Covered up to €100,000
<b>Repatriation expenses</b>	Covered up to €1 million
<b>Expenses for companion who remains with you</b>	Covered up to €1,000
<b>Companion repatriation expenses</b>	Covered up to €1,000
<b>24 hour telephone assistance</b>	YesCovered
<b>Elective overseas referral</b>	
<b>Benefit abroad for surgical procedures that are not available in Ireland</b>	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Psychiatric treatment</b>	
<b>Not related to substance abuse</b>	100 days (up to the level of Hospital Cover provided under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)

<b>Other inpatient benefits</b>	
<b>Oncotype DX</b>	Covered
<b>Health in the Home</b>	Covered with our provider partner
<b>Care Connect</b>	Covered (refer to membership handbook)
<b>EXOGEN therapy</b>	Covered with our provider partner
<b>Convalescence benefits</b>	€50 x 15 days
<b>Child Home Nursing</b>	€100 x 14 days (following inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 days)
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day for up to a maximum of €1500 per calendar year
<b>Gender Affirmation Benefit</b>	Covered up to €100,000 per lifetime
<b>Hormone Replacement Therapy for Gender Dysphoria</b>	50% up to €500 per lifetime
<b>Genetic Testing: Initial consultation</b>	50% cover
<b>Genetic Testing: Test for specified genetic mutations</b>	Covered in approved clinics with our approved consultant
<b>Healthy Minds</b>	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
<b>Mental Health Guide</b>	Covered (refer to Membership Handbook)
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)
<b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
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	Covered up to a max of €2,500 for IVF, IUI, ICSI. Twice per lifetime
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
Menopause benefit	Full cover for initial and one follow up review consultation
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
Mammogram	First visit fully covered, 50% cover for subsequent visits
Dexa scan	First visit fully covered, 50% cover for subsequent visits
HPV Vaccine	50% up to €200 per policy year
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	90% cover up to 15 visits capped at €1,250 per policy year
Stress Reduction Programme (MBSR)	€100 contribution
Self-compassion Programme (MSC)	€100 contribution
Life Coaching Session	€50 contribution
Positive Mental Health Training	€10 contribution towards 12 track programme with our provider partner
Meditation support devices	€50 contribution
Mindfulness app subscription	€30 contribution
Sports Psychologist	€30 x 3 visits
Egg freezing	50% cover up to a max of €1,500 once per lifetime
Sperm freezing	50% cover up to a max of €200 once per lifetime
Vaccinations: Travel Only	€50 per year
Health screening & allergy testing	Up to €200 per policy year
Vasectomy (GP or Consultant)	Covered up to €360
AMH fertility test	€50 contribution
Yoga/Pilates classes	€25 x 6 visits
Personal Trainer	€30 x 2 sessions
Fitness Wearables	€30 contribution
Dermatology Benefit	€100 contribution with Provider Partner
Laser eye surgery benefit	Up to €400 once per lifetime
Play Therapy	€40 x 8 visits
Sports Club / Gym Membership / Classes	€50 contribution

Out-patient scan cover (in approved centres)	
<b>PET-CT</b>	Covered
<b>MRI</b>	Covered
<b>CT</b>	Covered

OUT PATIENT BENEFITS – subject to excess	
<b>Individual excess</b>	Outpatient: €1 excess
<b>Maximum amount of outpatient benefits per member per policy year</b>	€7,000
<b>Consultant fees</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>GP visits</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>Public A &amp; E cover</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>Prescriptions Costs</b>	Up to €75 per annum
<b>Prescriptions Abroad</b>	€20 x 1 prescription
<b>Dentist visits</b>	75% up to €300 per policy year
<b>Orthodontics</b>	Up to €100 per policy year
<b>Physiotherapist or Physical therapist</b>	First 2 visits fully covered 50% cover for 10 subsequent visits
<b>Retainers &amp; fitted Gum Shields</b>	50% up to €30 per policy year
<b>Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress</b>	50% up to €75 with our provider partner
<b>Massage Therapist</b>	75% x 15 combined visits <sup>3</sup>
<b>Reflexologist</b>	75% x 15 combined visits <sup>3</sup>
<b>Acupuncturist</b>	75% x 15 combined visits <sup>3</sup>
<b>Dietitian</b>	75% x 15 combined visits <sup>3</sup>
<b>Nutritionist</b>	75% x 15 combined visits <sup>3</sup>
<b>Voice Coaching</b>	75% x 15 combined visits <sup>3</sup>
<b>Osteopath</b>	75% x 15 combined visits <sup>3</sup>
<b>Podiatrist</b>	75% x 15 combined visits <sup>3</sup>
<b>Medical Herbalist</b>	75% x 15 combined visits <sup>3</sup>
<b>Chiropodist</b>	75% x 15 combined visits <sup>3</sup>
<b>Chiropractor</b>	75% x 15 combined visits <sup>3</sup>
<b>Occupational Therapist</b>	75% x 15 combined visits <sup>3</sup>
<b>Child speech and Language</b>	50% up €30 x 8
<b>Child Psychology</b>	90% up to €50 x 6 visits
<b>Child Development benefit</b>	75% up to €500 for a developmental / neurodevelopmental assessment
<b>Paediatrician Benefit</b>	€100 x 1 visit
<b>Kids Sports Clubs</b>	€30 contribution

Psychologist	€50 x 20 visits
Psycho-oncology counselling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	Up to €500
Emergency dental care	Up to €250
Medical and surgical appliances	As per specified list <sup>4</sup> (subject to €100 per person excess)
Hearing Test	Up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	75% up to €150 per policy year
Pathology-cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees <sup>2</sup>
Radiology - cost of test	50% Covered
Radiology consultant fees	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 <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	