



## Be Fit 3

### In-patient Benefits



#### Hospital cover

Consultants fees	Covered
In-patient 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 <sup>1</sup> (All Hi Tech)	Covered subject to €75 excess per claim
Listed special procedures <sup>1</sup> (All Hi-Tech)	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
In-patient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Postnatal Domestic Support	3 x 3 hr cleaning sessions
Postnatal Support	2 x 3 hr sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hrs midwife and 3 x 4 hrs with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hr midwife and 3 x 3 hrs with postnatal supporter
Infertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Partner Benefit	€50 x 2 days travel, accommodation and child minding expenses
Welcome Home Food Hamper	Hamper plus 30 min phone consultation with Nutritionist
GentleBirth app	See handbook for details

### A&E abroad

Hospital bill for in-patient 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	Yes

### 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
Related to substance abuse	91 days per 5 years

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook. Effective from November 1st 2019.



## Other in-patient benefits

Oncotype DX	Covered
Health in the Home	Covered (Immediately following an in-patient stay)
Convalescence benefits	€50 x 15 days
Child home nursing care	€100 x 14 days (following in-patient 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 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, if certified as being medically necessary

## Out-patient Benefits

### 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.
Minor Injury Clinic Cover	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
Minor Injury Clinic Cover (HSE)	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
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations	Travel vaccinations : €50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP only)	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	€1 excess
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Maximum amount of out-patient 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
Physiotherapy visits	Up to €40 x 7 visits
Allied Health Professionals and Alternative Practitioners*	Up to €40 x 7 combined
Child Speech and Language	50% up €30 x 8
Child Counselling	50% up €30 x 8
Clinical Psychologist	€25 x 10 visits
Psycho-oncology counseling	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	Up to €500
Emergency dental care	Up to €250
Medical and surgical appliances	As per specified list <sup>3</sup> (subject to €200 per person excess)
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% 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>

## Member Benefits

International Second Opinion Service	Back up
Laser eye surgery	Smiles Dental Access Package

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

\*Allied Health Professionals and Alternative Practitioners include the following: Acupuncturist, Chiroprapist, Chiropractor, Dietician, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Reflexologist, Voice Coach

- 1 All procedure lists are available on [www.irishlifehealth.ie](http://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](http://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](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.



## How do I claim?

You can claim for your day to day and out-patient expenses online.

Log in to your member secure area on [irishlifehealth.ie](http://irishlifehealth.ie), upload a photo of your receipt and submit your details - it's that simple. You can also send claims by post. Please see your membership handbook for more detail.

Information correct as of 1 November 2019.

Irish Life Health dac, PO Box 13028, Dublin 1  
1890 717 717 [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

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

ILH\_10053-19-10\_BF3