

2 What you're covered for

Be Fit Life



Effective from 1st October 2024

You should read this table of cover along with the Health Plans membership handbook effective from October 2024, 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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic 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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures ¹
Private Room	Covered	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 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 €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures ¹
Day Case	Covered	Covered subject to €50 excess per claim	Covered subject to €50 excess per claim.
Listed Cardiac Procedures ¹	-	-	Covered
Listed Special Procedures ¹	-	-	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 ¹

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 ²
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Home Early Midwife Support following 1 night stay in hospital	4 x 2 hour sessions with a midwife
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

Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details

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 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
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	Covered up to €100,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	50% up to €500 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

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	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
Convalescence benefits	€50 x 15 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Menopause Benefit	Full cover for initial and 1 follow up review consultation
Postnatal Doula Benefit	Up to €200 contribution
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% 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
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
Dermatology Benefit	€100 contribution with Provider Partner
Laser Eye Surgery Benefit	Up to €400 once per lifetime
PET-CT Scan: approved centre	Covered
Play Therapy	€40 x 8 visits
Personal Trainer	€30 x 2 sessions
Fitness Wearables	€30 contribution
Sports Club / Gym Membership / Classes	€50 contribution

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€7000
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 €75 per annum

Prescriptions Abroad	€20 x 1 prescription
Dentist Visits	75% up to €300 per policy year
Orthodontics	Up to €100 per policy year
Physiotherapist or Physical therapist	First 2 visits fully covered 50% cover for 10 subsequent visits
Retainers & fitted gum shields	50% up to €30 per policy year
Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress	50% up to €75 with our provider partner
Massage Therapist	75% x 15 combined visits ³
Reflexologist	75% x 15 combined visits ³
Acupuncturist	75% x 15 combined visits ³
Dietician	75% x 15 combined visits ³
Nutritionist	75% x 15 combined visits ³
Voice Coaching	75% x 15 combined visits ³
Osteopath	75% x 15 combined visits ³
Chiropractor	75% x 15 combined visits ³
Podiatrist	75% x 15 combined visits ³
Medical Herbalist	75% x 15 combined visits ³
Chiropodist	75% x 15 combined visits ³
Occupational therapist	75% x 15 combined visits ³
Child speech and language therapist	50% up to €30 x 8
Child psychology	90% up to €50 x 6 visits
Child Development Benefit	75% up to €500 for a developmental / neurodevelopmental assessment
Paediatrician Benefit	€100 x 1 visit
Kids Sports Club	€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	€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)	75% up to €150 per policy year
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²



Members Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	Laser Eye Surgery
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 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.