

Be Fit 3

Table of Cover effective from January 1st 2017

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from January 2017. 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	
Consultant fees	Covered
Inpatient Scans	Covered
Public Hospital	
Semi Private Room	Covered
Private Room	Covered
Day Case	Covered
Private Hospital	
Semi Private Room	Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Private Room	Covered subject to €75 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Day Case	Covered subject to €75 excess per claim
High Tech Hospital	
Semi Private Room	Covered in Beacon Only; Subject to €75 excess subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Private Room	Covered in Beacon Only; Subject to €75 excess subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Day Case	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 €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Maternity Benefits	
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⁾
Newborn free till next renewal	Yes
Post Natal Home Help (PNHH)	Covered for up to 2 days domestic home help
Alternative amount for post natal home help	€120
Fertility treatment at Beacon CARE fertility	10% discount on listed procedures ⁽¹⁾
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
A&E Abroad	
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 Benefits	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€50 x 15 days
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)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
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
Medical ambulance costs	Covered (refer to Membership Handbook)
Stress Management Line	365 days stress line
Employee assistance program	Covered for 6 face to face follow up counselling sessions

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Vaccinations: Travel Only	€50 per year
Vasectomy (GP only)	Covered up to €360
Health screen at any centre	Covered up to €100 per annum
PET-CT Scan: approved centre	Covered
CT Scan: approved centre	Covered
MRI Scan: approved centre	Covered
AMH fertility test	€50 contribution
Private ante-natal class	€50 contribution
Miscarriage counselling	€50 x 2 visits
Pre/post natal yoga & pilates	€20 x 2 visits

Outpatient Benefits (subject to excess)	
Outpatient excess per person	€1

Maximum amount of outpatient benefits per member per policy year	€4000
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 €25 per annum
Dentist Visits	Up to €40 x 7 visits
Physiotherapy visits	Up to €40 x 7 visits
Dietician	€40 x 7 combined
Chiropodist	€40 x 7 combined
Voice Coaching	€40 x 7 combined
Physical Therapist	€40 x 7 combined
Medical Herbalist	€40 x 7 combined
Osteopath	€40 x 7 combined
Podiatrist	€40 x 7 combined
Chiropractor	€40 x 7 combined
Acupuncturist	€40 x 7 combined
Massage Therapist	€40 x 7 combined
Homeopath	€40 x 7 combined
Occupational therapist	€40 x 7 combined
Reflexologist	€40 x 7 combined
Child speech and language therapist	50% up to €30 x 8
Child counselling	50% up to €30 x 8
Psycho-oncology Counselling	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	€500
Emergency Dental Care	€250
Medical and surgical appliances	As per specified list (subject to €200 excess) ⁽²⁾
Hearing Test	Up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	Up to €25 x 1
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⁾

Member Benefits

Back Up	Health Screening
Laser Eye Surgery	Maternity Scans
Smiles Dental Access Package	U Mamma Maternity Treatments

For full details on the above and more please visit the 'Member Benefits' section on www.irishlifehealth.ie

Footnotes

- (1) All procedure lists are available on 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 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 or available on request by calling Irish Life Health on 1890 717 717.