

HEALTH
INSURANCE



Irish Life
health

Be Fit 1

Employee Plan
Your Benefits at a Glance





Welcome
to your
Be Fit 1 Plan
from Irish Life
Health



Irish Life
health

Welcome to Irish Life Health

Our members' health and wellbeing is at the heart of everything we do.

Your **Be Fit 1 Health Plan** was developed to offer real peace of mind, when it's needed most.

Your plan covers you for day-to-day costs that can add up - like GP and Consultant visits, on top of the medical cover you would expect.

Our Be Fit plans are inherently simple and transparent. You will know exactly what you're covered for, and how to claim.

We believe in supporting you to take a proactive approach to your health and wellbeing. With our innovative benefits and wellness programmes designed to keep you fit and healthy, you can feel good about life.

Online
Claiming.
Quick and
Easy to use!

For Extra
Rewards
visit
amazingplus.ie

Live your best life, with Irish Life Health



For further information
on the **Be Fit 1 Plan**,
call our Corporate Sales
Team today on

1890 717 717
www.irishlifehealth.ie

BE FIT 1

Your Plan Explained



Benefit	Be Fit 1 Plan Cover
Preventative Care	
Nurse on call	Yes
Vaccinations	Vaccinations: €50 per year (Travel purposes only)
Health screen at any centre	Covered up to €100 per annum
Employee Assistance Programme (EAP)	365 day telephone support line and 6 face to face counselling sessions
Back-Up	Up to two courses of physiotherapy treatments for acute back or neck pain. Each course of treatment is subject to €50 payment.



Day to Day Practitioners	
GP Visits	1st visit fully covered and 50% cover for 7 subsequent visits
Digital Doctor	Unlimited phone & digital consultation
Consultant fees	1st visit fully covered and 50% cover for 7 subsequent visits
Public A&E fee	1st visit fully covered and 50% cover for 7 subsequent visits
Prescriptions	Covered up to €25 per annum
Dentist visits	Not Covered
Physiotherapy visits	Not Covered



Alternative Practitioners	
Acupuncturist	Covered up to €30 x 7 combined visits
Chiropodist	Covered up to €30 x 7 combined visits
Chiropractor	Covered up to €30 x 7 combined visits
Dietician	Covered up to €30 x 7 combined visits
Homeopath	Covered up to €30 x 7 combined visits
Massage therapist	Covered up to €30 x 7 combined visits
Medical herbalist	Covered up to €30 x 7 combined visits
Occupational therapist	Covered up to €30 x 7 combined visits
Osteopath	Covered up to €30 x 7 combined visits
Physical therapist	Covered up to €30 x 7 combined visits
Podiatrist	Covered up to €30 x 7 combined visits
Reflexologist	Covered up to €30 x 7 combined visits
Voice coaching	Covered up to €30 x 7 combined visits



Other Day to Day Benefits	
Emergency dental	Up to €250
Pre and post natal benefit	Up to €250
Hearing test	Up to €25 x 1
Optical Benefit	Up to €25 x 1
Manual lymph drainage	50% up to €25 x 5
Psycho Oncology Counselling	50% up to €25 x 8
Child Speech and Language Therapy	50% up to €30 x 8
Child Counselling	50% up to €30 x 8



Benefit		Be Fit 1 Plan Cover
Diagnostic Tests		
Pathology: Cost of test		50% Cover
Pathology: Consultant fees		50% as per schedule of benefits for professional fees ¹
Radiology: Cost of test		50% Cover
Radiology: Consultant fees		50% as per schedule of benefits for professional fees ¹



Scan Cover		
PET-CT: Approved centres		Covered
MRI: Approved centres		Covered
CT: Approved centres		Covered



Hospital Cover		
Consultants fees		Covered
In-patient scans		Covered
Public hospitals		Covered
Private hospitals		Covered in a semi-private room subject to €250 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ²
Private hospital: Day case		Covered subject to €50 excess per claim
High-tech hospital: Hospital Procedures (other than cardiac and special)		Mater Private Hospital Dublin and Blackrock Clinic Dublin not covered. Beacon Hospital covered (private and semi-private) subject to €250 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ²
High-tech hospital: Day case		Covered subject to €50 excess per claim
High-tech hospital: Listed cardiac procedures		Covered subject to €250 excess per claim
High-tech hospital: Listed special procedures		Covered subject to €250 excess per claim subject to €2,000 co-payment on certain Orthopaedic procedures ²



Maternity		
Public hospital cover for maternity		3 nights' accommodation
In-patient maternity consultant fees		As per schedule of benefits for professional fees ¹
Newborn free until next renewal		Covered
Fertility treatment at Beacon CARE fertility		10% discount on listed procedures ²
AMH fertility test		€50 contribution
Private antenatal class		€50 contribution
Miscarriage counselling		€50 x 2 visits
Pre/post-natal yoga & pilates		€20 x 2 visits



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		Covered



Elective Overseas Referral		
Benefit abroad for surgical procedures that are available in Ireland		Yes - subject to level of cover available in Ireland
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**Be Fit 1 Plan Cover****Psychiatric Treatment**

Not related to substance abuse	100 days
Related to substance abuse	91 days per 5 years

**Other Benefits**

Oncotype DX	Covered
Convalescence benefits	€50 x 15 days
Child home nursing	€100 x 14 days (following an 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 up to a maximum of €1,500 per calendar year
Home nursing	€40 x 20 days
Medical and surgical appliances	As per specified list (subject to €200 per person excess) ³
Medical ambulance costs	Covered (refer to Membership Handbook)

**Outpatient and Day to Day Benefits Limits**

Individual excess	€1
Family excess	€1 per person
Maximum amount of outpatient benefits per member per policy year	€4,000

**Unlimited Digital Doctor**

A GP service just when you need it⁴

POINTS TO NOTE:

1. The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.
2. All procedure lists are available on the Irish Life Health website www.irishlifehealth.ie or 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.
4. Available on all new and renewing plans from November 1st 2016

Exclusive Member Benefits

Dental Package at Smiles clinics

4D scans

U Mamma

Health screening



Irish Life
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How do I make a claim on my Be Fit 1 Plan?

With Irish Life Health Online Claiming, you can claim for your day-to-day and outpatient expenses online at anytime and we'll pay you directly into your bank account.

Log into our member secure site, upload a photo of your receipt and submit your details – it's that simple.



LOG IN



UPLOAD



SUBMIT

For more information on
Online Claiming visit
www.irishlifehealth.ie





Irish Life health

Please note each Irish Life Health plan provides different levels of cover which may or may not suit your needs. Information relating to benefits, cover and member benefits contained in tables within this document is not conclusive. For full details on what's covered and what's not covered see the relevant Table of Cover and Health Plans Member Handbook at irishlifehealth.ie or call us. Information correct as of January 2017.