

HEALTH
INSURANCE



Irish Life
health

Be Fit 2

Employee Plan
Your Benefits at a Glance



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Welcome
to your
Be Fit 2 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 2 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 2 Plan**,
call our Corporate Sales
Team today on

1890 717 717
www.irishlifehealth.ie

BE FIT 2

Your Plan Explained










Benefit	Be Fit 2 Plan Cover
Hospital Cover	
Consultants fees	Covered
In-patient scans	Covered
Public hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private hospital	
Semi-private room	Covered subject to €125 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room	Covered subject to €125 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case	Covered subject to €125 excess per claim
High-tech hospital	
Semi-private room	Covered (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €125 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room	Covered (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €125 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case (All Hi-Tech)	Covered subject to €125 excess per claim
Listed cardiac procedures (All High-Tech)	Covered subject to €125 excess per claim ¹
Listed special procedures (All High-Tech)	Covered subject to €125 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹



Maternity	
Public hospital cover for maternity	3 nights' accommodation
In-patient maternity consultant fees	As per schedule of benefits for professional fees ²
Post-natal Home Help	Covered for up to 2 days post natal home help ¹
Alternative amount for post-natal home help	€120
Infertility benefit	50% cover up to a max of €750 for IVF, IUI, ICSI. Twice per lifetime.
Fertility treatment at Beacon CARE fertility	10% discount on listed procedures ¹
Partner benefit	€50 x 2 days travel, accommodation and child minding expenses
Newborn free till next renewal	Yes



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

Benefit	Be Fit 2 Plan Cover
	A&E Abroad
	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
	International Second Opinion Service Covered - refer to your Membership Handbook
	Psychiatric Treatment
	Not related to substance abuse 100 days
	Related to substance abuse 91 days per 5 years
	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 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
	Medical ambulance costs Covered, if certified as being medically necessary
	Stress management line 365 days stress line
	Employee assistance programme 6 face to face follow up counselling sessions
	Outpatient Benefits -not subject to excess
	Nurse-on-call Yes
	Digital Doctor Unlimited. See irishlifehealth.ie for further information
	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
	Private antenatal class €50 contribution
	Miscarriage counselling €50 x 2 visits
	Pre/post-natal yoga & pilates €20 x 2 visits
	Outpatient scan cover (in approved centres)
	PET-CT Covered
	MRI Covered
	CT Covered
	Outpatient benefits - subject to excess
	Individual excess €1 excess
	Maximum amount of outpatient benefits per member per policy year €4,000
	Consultant fees First visit fully covered 50% cover for subsequent visits
	GP visits First visit fully covered 50% cover for subsequent visits



Benefit		Be Fit 2 Plan Cover
Outpatient benefits - subject to excess		
Public A & E cover		First visit fully covered 50% cover for subsequent visits
Prescriptions		Up to €25 per annum
Dentist visits		Up to €30 x 7 visits
Physiotherapy visits		Up to €30 x 7 visits
Alternative practitioners		Up to €30 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 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		Up to €250
Emergency dental care		Up to €250
Medical and surgical appliances		As per specified list ³ (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 ²
Radiology - cost of test		50% Covered
Radiology consultant fees		50% As per schedule of benefits for professional fees ²



Unlimited Digital Doctor

A GP service just when you need it

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.

Exclusive Member Benefits

Smiles Dental Access Package

Back-Up

Laser Eye Surgery

4D scans



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How do I make a claim on my Be Fit 2 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 1st November 2017.