

Principle Benefit Table

Effective 1 February 2026



Benefit	Principle
Hospital Cover - Public Hospitals	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
Hospital Cover - Private Hospitals	
Private hospital excess	€125 excess per claim. Excess is not payable for the first claim per year
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital
Non Hospital Surgical Centres	Full cover
Specified Orthopaedic & Ophthalmic Procedures	40% shortfall
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	Beacon Hospital: €125 excess per claim. Blackrock Clinic & Mater Private Dublin: €250 excess per claim. Excess is not payable for the first claim per year
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover in Beacon Hospital & €300 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	Full cover in Beacon Hospital & €300 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover - no excess
Specified Orthopaedic & Ophthalmic Procedures	40% shortfall
Hospital Cover - Other Benefits	
Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per year
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years
Convalescence care	Up to €70 per day for 14 days
Cancer Care Benefits - Out-patient Treatment	
Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
Cancer accommodation benefit	Up to €100 per night. No limit
Manual lymph drainage	Up to €500 per year
Medical tattooing	Up to €450 per year
Genetic screening for cancer risk	Full cover in the Mater Private Dublin
Genetic testing consultation for cancer (subject to annual out-patient excess)	50% of costs for initial consultation
Sleeping caps	Full refund for 1 sleeping cap per membership year
Maternity Benefits	
Maternity in-patient hospital delivery/homebirth costs	Full cover for 3 nights in a public hospital or up to €3,500 per year towards homebirth costs
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €500 per pregnancy
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights home nursing & up to €650 for 1 night home nursing
Car parking expenses	Up to €30 for car parking expenses incurred at hospital admission for delivery
New parents food allowance	Up to €50 per pregnancy
Baby massage classes	Up to €100 per year
Breastfeeding consultations	Up to €30 per visit - 5 visits per year
Maternity bra	Up to €40 per year
Antenatal classes/midwifery services	Up to €150 per pregnancy
Midwife support service	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)
Paediatric First Aid Course	Up to €30 per year
Maternity Yoga/Pilates	75% of costs up to €50 per pregnancy
3D/4D Scans	Up to €75 per pregnancy
Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	75% of costs - 10 visits per year

Child Healthcare Benefits	
Parent travel & accommodation benefit	Up to €105 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	75% of costs up to €75 per year
Childhood development assessment	75% of costs up to €575 per lifetime
Play therapy	75% of costs - 8 visits per year
Treatment Overseas	
Emergency hospital admission while overseas (+353 21 422 2204)	Up to €100,000 per episode of illness or injury
Medical Evacuation	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
Treatment not available in Ireland	Full cover - subject to prior approval
Medical Tourism	Full cover for treatment in another country, up to the amount payable in Ireland - subject to prior approval
Consultant Connections	Full cover - subject to prior approval
Gender affirmation surgery abroad	Cover up to €100,000 subject to prior approval
Gender affirmation support	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval
Laya Healthcare Concierge	
Healthcare Concierge clinical support service	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
Healthcoach	
Healthcoach face to face consultations	Full cover for 1 consultation every 2 years
Minor Injuries & Illnesses	
QuickCare consultations & treatment	€25 excess per visit in approved minor injuries & illness centres
Fracture Clinic	€25 excess per visit in approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Full cover - unlimited consultations
24 Hour GPline (021 202 2860)	Full cover from Ireland & abroad
24 Hour Nurseline (021 202 2861)	Full cover from Ireland & abroad
Digital Benefits	
Digital Health Hub	Unlimited access for a range of digital health and wellbeing services.
Fertility Benefit	
First Steps fertility package	75% of costs up to €2,500 per year. Please refer to rules for the list of eligible fertility tests and treatments
Fertility Counselling (0818 100 030)	Full cover for 5 visits per year. Please refer to rules for criteria
Fertility Preservation	€1,000 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing, €200 per lifetime for sperm freezing, at approved centres
Pre Implantation Genetic Testing	75% of costs up to €3,000 per lifetime. Please refer to rules for eligible tests and criteria
Health Screening	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years for members over the age of 12
Direct payment MRI, CT & PET scans	Full cover in laya healthcare approved centres
Direct payment mammogram	Full cover in laya healthcare approved centres
Direct payment bone density/dexa scan	Full cover in laya healthcare approved centres
Women's cancer screening (subject to annual out-patient excess)	75% of costs
Men's cancer screening (subject to annual out-patient excess)	75% of costs
Sports health screening	Up to €300 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	75% of costs for 1 visit every 2 years in approved centres
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling (1800 911 909)	Full cover
Face to face/Video/Phone Counselling	Full cover for 6 visits per presenting issue. Please refer to rules for criteria
Cover for specific support services	Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.
Everyday Medical Expenses	
Annual out-patient excess	€1
Out-patient limit	€1,500
Increased allowance for everyday medical expenses	Not applicable
GP/Nurse visits	75% of costs
Home testing kits	75% of costs up to €60 per year
Prescription costs	No cover
Consultant visits	75% of costs
Hospital casualty charge	Up to €50 per visit
Radiologist fees (professional fees)	75% of costs in hospitals & approved diagnostic centres
Pathologist fees (professional fees)	75% of costs in hospitals & approved diagnostic centres
Radiology diagnostic test (technical fees)	75% of costs in hospitals & approved diagnostic centres
Pathology diagnostic test (technical fees)	75% of costs in hospitals & approved diagnostic centres
Routine dental	75% of costs up to €500 per year

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Everyday Medical Expenses	
Emergency dental	75% of costs up to €510 per accident
Optical	75% of costs up to €150 per year
Laser Eye Surgery	No cover
Hearing Benefit	75% of costs up to €40 per year
Physiotherapy	75% of costs up to €50 per visit - 25 visits per year
Travel vaccinations	75% of costs up to €60 per year
Vaccinations-adults	75% of costs up to €50 per year
Speech & language therapy	75% of costs up to €50 per visit
Adult Counselling-Psychologists	75% of costs up to €40 per visit - 8 visits per year
Adult Counselling-Counsellors and Therapists	75% of costs up to €40 per visit - 8 visits per year
Neurodevelopment Assessment Benefit-Adults	75% of costs up to €575 per lifetime
Orthoptist	75% of costs up to €50 per visit - 8 visits per year
Acupuncture	75% of costs up to €50 per visit - 12 visits per year
Osteopath	75% of costs up to €50 per visit - 12 visits per year
Chiropractor	75% of costs up to €50 per visit - 12 visits per year
Physical therapy/Athletic Rehabilitation	75% of costs up to €50 per visit - 8 visits per year
Reflexology	75% of costs up to €50 per visit - 8 visits per year
Homeopathy	75% of costs up to €50 per visit - 12 visits per year
Dietician	75% of costs up to €50 per visit - 5 visits per year
Occupational therapy	75% of costs up to €50 per visit
Chiropody/Podiatry	75% of costs up to €50 per visit - 5 visits per year
Home nursing following in-patient treatment	75% of costs
Hormone Replacement Therapy for Gender Dysphoria	75% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	75% of costs up to €50 per visit - 12 visits per year
Lois Bridges out-patient mental health consultations	75% of costs up to €50 per visit - 12 visits per year
Menopause Support Package	Up to €300 per year
Intrauterine system (IUS) hormonal coil-device	75% of costs up to €100 per year
Intrauterine system (IUS) hormonal coil-procedure	75% of costs up to €150 per year
Vasectomy	75% of costs up to €400 per lifetime
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient limit)
Approved Sports Appliance List	75% of costs up to €50 per year