

| Benefits  | Prime   | Health Secure Plus   | Care Select  |
|---|---|--|--|
| <b>Hospital Cover - Public Hospitals</b>  |   |  |  |
| Day-case/Out-patient surgical   | Full cover  | Full cover   | Full cover   |
| Semi-private  | Full cover  | Full cover   | Full cover   |
| Private   | Full cover  | Full cover   | Full cover   |
| <b>Hospital Cover - Private Hospitals</b>   |   |  |  |
| Private hospital excess   | €75 daycase excess per claim<br>€100 inpatient excess per claim   | €150 daycase excess per claim<br>€175 inpatient excess per claim<br>Excess is payable for 3 <sup>rd</sup> & subsequent claim   | €100 daycase excess<br>€175 inpatient excess per claim<br>Excess is payable for 2 <sup>nd</sup> & subsequent claim   |
| Day-case/Out-patient surgical   | Full cover, including Beacon Hospital   | Full cover, including Beacon Hospital  | Full cover, including Beacon Hospital  |
| Semi-private  | Full cover, including Beacon Hospital   | Full cover, including Beacon Hospital  | Full cover, including Beacon Hospital  |
| Private   | Full cover, including Beacon Hospital   | Full cover, including Beacon Hospital  | Full cover, including Beacon Hospital  |
| Specified Orthopaedic & Ophthalmic Procedures   | 20% shortfall   | 20% shortfall  | 20% shortfall  |
| Non hospital surgical Cnetres   | €50 excess per claim  | Full cover   | Full cover   |
| <b>Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b> |   |  |  |
| Hi-tech hospital excess   | Beacon Hospital: €75 daycase excess per claim<br>€100 inpatient excess per claim<br>Blackrock Clinic & Mater Private Dublin: €200 daycase excess per claim<br>€225 inpatient excess per claim | Beacon Hospital: €150 daycase excess per claim<br>€175 inpatient excess per claim<br>Blackrock Clinic & Mater Private Dublin: €175 daycase excess per claim<br>€200 inpatient excess per claim<br>Excess is payable for 3 <sup>rd</sup> & subsequent claim | Beacon Hospital: €100 daycase excess per claim<br>€175 inpatient excess per claim<br>Blackrock Clinic & Mater Private Dublin: €125 daycase excess per claim<br>€200 inpatient excess per claim<br>Excess is payable for 2 <sup>nd</sup> & subsequent claim |
| Day-case/Out-patient surgical   | Full cover  | Full cover   | Full cover   |
| Semi-private  | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin   | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin  | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin  |
| Private   | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin   | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin  | Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin  |
| Cover for specialist cardiac procedures in Hi-tech hospitals  | Full cover-no excess  | Full cover-no excess   | Full cover-no excess   |
| Specified Orthopaedic & Ophthalmic Procedures   | 20% shortfall   | 20% shortfall  | 20% shortfall  |
| <b>Hospital Cover - Other Benefits</b>  |   |  |  |
| Participating Consultants' fees   | Full cover  | Full cover   | Full cover   |
| Psychiatric treatment   | Full cover for 100 days per annum   | Full cover for 100 days per annum  | Full cover for 100 days per annum  |
| Drug, Alcohol, Gambling & substance abuse   | Full cover up to 91 days every 5 years  | Full cover up to 91 days every 5 years   | Full cover up to 91 days every 5 years   |
| Convalescence care  | Up to €50 per day for 14 days   | Up to €70 per day for 14 days  | Up to €70 per day for 14 days  |
| <b>Cancer Care Benefits- Outpatient Treatment</b>   |   |  |  |
| Breast prosthesis or hairpiece (following cancer treatment)   | Full cover for both   | Full cover for both  | Full cover for both  |
| Cancer accommodation benefit  | Up to €100 per night. No limit  | Up to €100 per night. No limit   | Up to €100 per night. No limit   |
| Manual lymph drainage   | Up to €500 per year   | Up to €500 per year  | Up to €500 per year  |
| Eyebrow tattooing (following cancer treatment)  | Full refund up to €450 per year   | Full refund up to €450 per year  | Full refund up to €450 per year  |
| Genetic screening for cancer risk   | Full cover in the Mater Private Dublin  | Full cover in the Mater Private Dublin   | Full cover in the Mater Private Dublin   |

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| Genetic testing consultation for cancer (subject to annual out-patient excess) | Up to €125 for initial consultation  | 75% of costs for initial consultation  | 75% of costs for initial consultation  |
| Sleeping caps  | Full refund for 1 sleeping cap per membership year   | Full refund for 1 sleeping cap per membership year   | Full refund for 1 sleeping cap per membership year   |
| <b>Maternity Benefits</b>  |  |  |  |
| 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  | Full cover for 3 nights in a public hospital or up to €3,500 per year towards homebirth costs  | Full cover for 3 nights in a public hospital or up to €3,500 per year towards homebirth costs  |
| Maternity out-patient consultations (subject to annual out-patient excess)     | Up to €600 per pregnancy   | Up to €500 per pregnancy   | Up to €500 per pregnancy   |
| Post natal home nursing if hospital stay is less than 3 nights                 | Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing   | Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing   | Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing   |
| Foetal Screening   | Up to €150 per year  | No cover   | No cover   |
| Car parking expenses   | Up to €30 for car parking expenses incurred at hospital admission for delivery   | Up to €40 for car parking expenses incurred at hospital admission for delivery   | Up to €30 for car parking expenses incurred at hospital admission for delivery   |
| New parents food allowance   | Up to €50 per pregnancy  | Up to €50 per pregnancy  | Up to €50 per pregnancy  |
| Baby Massage classes   | Up to €100 per year  | Up to €100 per year  | Up to €100 per year  |
| Paediatric First Aid Course  | Up to €30 per year   | Up to €40 per year   | Up to €30 per year   |
| Breastfeeding Consultations  | Up to €30 per visit - 5 visits per year  | Up to €30 per visit - 5 visits per year  | Up to €30 per visit - 5 visits per year  |
| Maternity Bra  | Up to €40 per year   | Up to €40 per year   | Up to €40 per year   |
| Antenatal Classes/ midwifery services  | Up to €150 per pregnancy   | Up to €150 per pregnancy   | 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)             | Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)             | Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)             |
| Maternity Yoga/Pilates   | Up to €50 per pregnancy  | 75% of costs up to €50 per pregnancy   | 75% of costs up to €50 per pregnancy   |
| 3D/4D Scans  | Up to €75 per pregnancy  | Up to €75 per pregnancy  | Up to €75 per pregnancy  |
| <b>Fertility Benefit</b>   |  |  |  |
| First Steps fertility package  | 75% of costs up to €2,500 per year   | 75% of costs up to €2,500 per year   | 75% of costs up to €2,500 per year   |
| Fertility Counselling  | Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme                        | Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme                        | Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme                        |
| Fertility Preservation   | €1,500 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing & €200 per lifetime for sperm freezing at approved centres | €1,500 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing & €200 per lifetime for sperm freezing at approved centres | €1,500 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   | 75% of costs up to €3,000 per lifetime   | 75% of costs up to €3,000 per lifetime   |
| <b>Child Healthcare Benefits</b>   |  |  |  |
| Home nursing for children (following in-patient treatment)                     | Up to €80 per day for 28 days  | 50%-75% of costs up to €2,800 per year   | 50%-75% of costs up to €2,800 per year   |
| Child counselling (subject to annual out-patient excess)                       | Up to €50 per visit- 8 visits  | 75% of costs – 10 visits per year  | 75% of costs – 10 visits per year  |
| Parent travel & accommodation benefit  | Up to €100 per day for 14 days   | Up to €105 per day for 14 days   | Up to €105 per day for 14 days   |
| Child healthcare support benefit (following in-patient treatment)              | Full refund up to €250 combined receipts on a range of benefits  | Full refund up to €250 combined receipts on a range of benefits  | Full refund up to €250 combined receipts on a range of benefits  |
| Vaccinations (subject to annual out-patient excess)                            | Up to €75 per year   | 75% of costs up to €75 per year  | 75% of costs up to €75 per year  |
| Childhood development assessment   | Up to €400 once per lifetime   | 50%-75% of costs up to €750 once per lifetime  | 50%-75% of costs up to €750 once per lifetime  |
| Play Therapy   | 75% of costs – 8 visits  | 75% of costs – 8 visits  | 75% of costs – 8 visits  |

## Treatment Overseas

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| Emergency hospital admission while overseas | Up to €100,000 per episode of illness or injury  | Up to €100,000 per episode of illness or injury   | 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           | Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion 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   | Full cover - subject to prior approval  | 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 | Full cover for treatment in another country up to the amount payable in Ireland - subject to prior approval | 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   | Cover up to €100,000 in the EU subject to prior approval  | Cover up to €100,000 in the EU subject to prior approval   |
| Gender Reassignment Surgery Abroad          | Cover up to €100,000 in the EU subject to prior approval   | Cover up to €100,000 in the EU subject to prior approval  | Cover up to €100,000 in the EU subject to prior approval   |
| Gender Affirmation Support                  | Up to €5,000 per lifetime in Ireland or abroad subject to prior approval                                     | Up to €5,000 per lifetime in Ireland or abroad subject to prior approval                                    | Up to €5,000 per lifetime in Ireland or abroad subject to prior approval                                     |

## Laya Healthcare Concierge

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|---|--|--|--|
| Healthcare Concierge clinical support service | Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) | Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) | Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) |
|---|--|--|--|

## Healthcoach

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| Healthcoach face to face consultations | Full cover for 1 consultation every 2 years | Full cover for 1 consultation every 2 years | Full cover for 1 consultation every 2 years |
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## Minor Injuries & Illnesses

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|---|---|---|---|
| QuickCare consultations & treatment in Laya Health and Wellbeing Clinics in Galway, Limerick, Dublin & Cork | €25 excess per visit in approved minor injuries & illness centers | €25 excess per visit in approved minor injuries & illness centers | €25 excess per visit in approved minor injuries & illness centers |
| Fracture Clinic   | €25 excess per visit in approved minor injuries & illness centers | €25 excess per visit in approved minor injuries & illness centers | €25 excess per visit in approved minor injuries & illness centers |

## CareOnCall

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|--|--------------------------------------|--------------------------------------|--------------------------------------|
| GPLive (online GP consultation)                | Full cover - Unlimited consultations | Full cover - Unlimited consultations | Full cover - Unlimited consultations |
| 24 Hour GPLine (laya number - 021 202 2860)    | Full cover from Ireland & abroad     | Full cover from Ireland & abroad     | Full cover from Ireland & abroad     |
| 24 Hour Nurseline (laya number - 021 202 2861) | Full cover from Ireland & abroad     | Full cover from Ireland & abroad     | Full cover from Ireland & abroad     |

## Digital Health Hub

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|--------------------|--|--|--|
| Digital Health Hub | Unlimited access to a range of digital health & wellbeing services | Unlimited access to a range of digital health & wellbeing services | Unlimited access to a range of digital health & wellbeing services |
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## Health Screening

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|---|---|---|---|
| HeartBeat cardiac screening                                     | Full cover for 1 screen every 2 years                           | Full cover for 1 screen every 2 years                           | Full cover for 1 screen every 2 years                           |
| Direct payment MRI, CT & PET scans                              | Full cover in laya healthcare approved centres                  | Full cover in laya healthcare approved centres                  | Full cover in laya healthcare approved centres                  |
| Direct payment mammogram  | Full cover in approved direct payment mammogram centres         | Full cover in approved direct payment mammogram centres         | Full cover in approved direct payment mammogram centres         |
| Direct payment bone density/dexa scan                           | Full cover in approved direct payment density/dexa scan centres | Full cover in approved direct payment density/dexa scan centres | Full cover in approved direct payment density/dexa scan centres |
| Women's cancer screening (subject to annual out-patient excess) | Up to €60 per year  | 50%-75% of costs  | 50%-75% of costs  |

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|---|---|---|---|
| Men's cancer screening (subject to annual out-patient excess) | Up to €50 per year  | 50%-75% of costs  | 50%-75% of costs  |
| Sports health screening                                       | Up to €450 every 2 years paid directly to centre  | Up to €450 every 2 years paid directly to centre  | Up to €300 every 2 years paid directly to centre  |
| Executive health check (subject to annual out-patient excess) | Up to €250 for 1 visit every 2 years in approved centres  | 50%-75% of costs for 1 visit every 2 years in approved centres  | 50%-75% of costs for 1 visit every 2 years in approved centres  |
| <b>24/7 Mental Wellbeing Support Programme</b>                |   |   |   |
| 24/7 Telephone Counselling                                    | Full cover  | Full cover  | Full cover  |
| Face to face/Video/Phone Counselling                          | Full cover for 6 visits per presenting issue  | Full cover for 6 visits per presenting issue  | Full cover for 6 visits per presenting issue  |
| Cover for specific support services                           | Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. | Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. | Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. |
| <b>Everyday Medical Expenses</b>                              |   |   |   |
| Annual out-patient excess                                     | €1 excess   | €1 excess- Maximum refund of €2,000 per year per member   | €1 excess- Maximum refund of €1,000 per year per member   |
| Increased allowance for everyday medical expenses             | Not applicable  | Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315                        | Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315                        |
| GP visits   | Up to €40 per visit. 100% cover for 2 HSE GP out of hours visits  | 75% of costs.100% cover for 2 HSE GP out of hours visits (2 HSE GP out of hours visits not subject to outpatient cap)       | 75% of costs.100% cover for 2 HSE GP out of hours visits (2 HSE GP out of hours visits not subject to outpatient cap)       |
| Home testing kits   | Up to €60 per year  | 75% of costs up to €70 per year   | 50%-75% of costs up to €60  |
| Consultant visits   | Up to €125 per visit  | 75% of costs  | 75% of costs  |
| Hospital casualty charge                                      | Up to €80 per visit   | 50%-75% of costs up to €50 per visit  | 50%-75% of costs up to €50 per visit  |
| Radiologist fees (professional fees)                          | Up to €80 per scan in laya healthcare approved hospitals or diagnostic centres  | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   |
| Pathologist fees (professional fees)                          | Up to €80 per test in laya healthcare approved hospitals or diagnostic centres  | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   |
| Radiology diagnostic test (technical fees)                    | Up to €100 per scan in laya healthcare approved hospitals or diagnostic centres   | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   |
| Pathology diagnostic test (technical fees)                    | Up to €80 per test in laya healthcare approved hospitals or diagnostic centres  | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   | 50%-75% of costs in laya healthcare approved hospitals or or diagnostic centres   |
| Routine dental  | Up to €300 per year   | 50%-75% of costs up to €500 per year  | 50%-75% of costs up to €500 per year  |
| Emergency dental  | Up to €500 per accident   | 50%-75% of costs up to €510 per accident  | 50%-75% of costs up to €510 per accident  |
| Optical   | Up to €150 per year   | 50%-75% of costs up to €150 per year  | 50%-75% of costs up to €150 per year  |
| Hearing Benefit   | Up to €40 per year  | 50%-75% of costs up to €40 per year   | 50%-75% of costs up to €40 per year   |
| Physiotherapy   | Up to €40 per visit – 25 visits   | 50%-75% of costs– 25 visits   | 50%-75% of costs– 25 visits   |
| Travel vaccinations   | Up to €60 per year  | 50%-75% of costs up to €60 per year   | 50%-75% of costs up to €60 per year   |
| Speech & language therapy                                     | Up to €40 per visit   | 50%-75% of costs  | 50%-75% of costs  |
| Adult counselling-Psychologists                               | Up to €40 per visit- 20 visits per year   | 50%-75% of costs up to €40 per visit- 8 visits per year   | 50%-75% of costs up to €40 per visit- 8 visits per year   |
| Adult Counselling-Counsellors and Therapists                  | Up to €40 per visit- 20 visits per year   | 50%-75% of costs up to €40 per visit- 8 visits per year   | 50%-75% of costs up to €40 per visit- 8 visits per year   |
| Orthoptist  | Up to €40 per visit- 8 visits per year  | 50%-75% of costs - 8 visits per year  | 50%-75% of costs - 8 visits per year  |
| Acupuncture   | Up to €40 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |
| Osteopath   | Up to €40 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |

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| Chiropractor   | Up to €40 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |
| Physical therapy                                     | Up to €40 per visit- 8 visits per year  | 50%-75% of costs - 8 visits per year  | 50%-75% of costs - 8 visits per year  |
| Reflexology  | Up to €40 per visit- 8 visits per year  | 50%-75% of costs - 8 visits per year  | 50%-75% of costs - 8 visits per year  |
| Homeopathy   | Up to €40 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |
| Dietician  | Up to €40 per visit- 8 visits per year  | 50%-75% of costs - 5 visits per year  | 50%-75% of costs - 5 visits per year  |
| Occupational therapy                                 | Up to €40 per visit   | 50%-75% of costs  | 50%-75% of costs  |
| Chiropody/Podiatry                                   | Up to €40 per visit- 5 visits per year  | 50%-75% of costs - 5 visits per year  | 50%-75% of costs - 5 visits per year  |
| Home nursing following in-patient treatment          | Up to €60 per day 40 days   | 50%-75% of costs up to €1,400 per year  | 50%-75% of costs  |
| Hormone Replacement Therapy for Gender Dysphoria     | Up to €500 per lifetime   | 75% of costs up to €500 per lifetime  | 7% of costs up to €500 per lifetime   |
| Dean Clinic out-patient mental health consultations  | Up to €50 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |
| Lois Bridges out-patient mental health consultations | Up to €50 per visit- 12 visits per year   | 50%-75% of costs - 12 visits per year   | 50%-75% of costs - 12 visits per year   |
| Menopause Support Package                            | Up to €300 per year   | No cover  | No cover  |
| Intrauterine system (IUS) hormonal coil-device       | 75% of costs up to €100 per year  | No cover  | No cover  |
| Intrauterine system (IUS) hormonal coil-procedure    | 75% of costs up to €150 per year  | No cover  | No cover  |
| Vasectomy  | 75% of costs up to €400 once per lifetime   | No cover  | No cover  |
| Approved Appliances                                  | Refund for the amount shown for approved appliances on laya healthcare appliance list | Refund for the amount shown for approved appliances on laya healthcare appliance list | Refund for the amount shown for approved appliances on laya healthcare appliance list |
| Approved Sports Appliance List                       | Up to €50 per year  | 50% -75% of costs up to €50 per year  | 50% -75% of costs up to €50 per year  |
| Out-patient limit                                    | €7,650  | €7,650  | €7,650  |

**021 202 2000**  
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