

Comparison Table

Effective 1 February 2026



Benefit	Prime	Principle
Hospital Cover - Public Hospitals		
Day-case/Out-patient surgical	Full cover	Full cover
Semi-private	Full cover	Full cover
Private	Full cover	Full cover
Hospital Cover - Private Hospitals		
Private hospital excess	€75 excess for day-case/out-patient surgical & €100 excess for overnight in-patient admissions	€125 excess per claim. Excess is not payable for the first claim per year
Day-case/Out-patient surgical	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Non Hospital Surgical Centres	€50 excess per claim	Full cover
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	40% shortfall
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital		
Hi-tech hospital excess	Beacon Hospital: €75 excess for day-case/out-patient surgical & €100 excess for overnight in-patient admissions. Blackrock Clinic & Mater Private Dublin: €200 excess for day-case/out-patient surgical & €225 excess for overnight in-patient admissions	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	Full cover
Semi-private	Full cover in Beacon Hospital & €325 shortfall per night in Blackrock Clinic & Mater Private Dublin	Full cover in Beacon Hospital & €300 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 & €300 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
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	40% shortfall
Hospital Cover - Other Benefits		
Participating Consultants' fees	Full cover	Full cover
Psychiatric treatment	Full cover up to 100 days per year	Full cover up to 100 days per year
Drug, Alcohol, Gambling & substance abuse	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
Cancer Care Benefits - Out-patient Treatment		
Breast prosthesis or hairpiece (following cancer treatment)	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
Manual lymph drainage	Up to €500 per year	Up to €500 per year
Medical tattooing	Up to €450 per year	Up to €450 per year
Genetic screening for cancer risk	Full cover in the Mater Private Dublin	Full cover in the Mater Private Dublin
Genetic testing consultation for cancer (subject to annual out-patient excess)	Up to €125 for initial consultation	50% 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
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	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	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €600 per pregnancy	Up to €500 per pregnancy
Foetal screening (subject to annual out-patient excess)	Up to €150 per year	No cover
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 €1,200 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	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
Baby massage classes	Up to €100 per year	Up to €100 per year
Breastfeeding consultations	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
Antenatal classes/midwifery services	Up to €150 per pregnancy	Up to €150 per pregnancy

Maternity Benefits		
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)
Paediatric First Aid Course	Up to €30 per year	Up to €30 per year
Maternity Yoga/Pilates	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
Child Healthcare Benefits		
Home nursing for children (following in-patient treatment)	Up to €80 per day for 28 days	75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	Up to €50 per visit - 8 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
Child healthcare support benefit (following in-patient treatment)	Full refund up to €250 combined receipts on a range of benefits	No cover
Vaccinations (subject to annual out-patient excess)	Up to €75 per year	75% of costs up to €75 per year
Childhood development assessment	Up to €400 per lifetime	75% of costs up to €575 per lifetime
Play therapy	75% of costs - 8 visits per year	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	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
Treatment not available in Ireland	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
Consultant Connections	Full cover - subject to prior approval	Full cover - subject to prior approval
Gender affirmation surgery abroad	Cover up to €100,000 subject to prior approval	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	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)	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	Full cover for 1 consultation every 2 years
Minor Injuries & Illnesses		
QuickCare consultations & treatment	€25 excess per visit in approved minor injuries & illness centres	€25 excess per visit in approved minor injuries & illness centres
Fracture Clinic	€25 excess per visit in approved minor injuries & illness centres	€25 excess per visit in approved minor injuries & illness centres
Digital Health		
CareOnCall		
GPlive (online GP consultation)	Full cover - unlimited consultations	Full cover - unlimited consultations
24 Hour GPline (021 202 2860)	Full cover from Ireland & abroad	Full cover from Ireland & abroad
24 Hour Nurseline (021 202 2861)	Full cover from Ireland & abroad	Full cover from Ireland & abroad
Digital Benefits		
Digital Health Hub	Unlimited access for a range of digital health and wellbeing services.	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	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	Full cover for 5 visits per year. Please refer to rules for criteria
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	€1,000 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	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	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	Full cover in laya healthcare approved centres
Direct payment mammogram	Full cover in laya healthcare approved centres	Full cover in laya healthcare approved centres
Direct payment bone density/dexa scan	Full cover in laya healthcare approved centres	Full cover in laya healthcare approved centres
Women's cancer screening (subject to annual out-patient excess)	Up to €60 per year	75% of costs
Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year	75% of costs
Sports health screening	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 at approved centres	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	Full cover

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Benefit	Prime	Principle
24/7 Mental Wellbeing Support Programme		
Face to face/Video/Phone Counselling	Full cover for 6 visits per presenting issue. Please refer to rules for criteria	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.	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	€1
Out-patient limit	€7,650	€1,500
Increased allowance for everyday medical expenses	Not applicable	Not applicable
GP/Nurse visits	Up to €40 per visit. 100% cover for 2 HSE GP out of hours visits	75% of costs
Home testing kits	Up to €60 per year	75% of costs up to €60 per year
Prescription costs	No cover	No cover
Consultant visits	Up to €125 per visit	75% of costs
Hospital casualty charge	Up to €80 per visit	Up to €50 per visit
Radiologist fees (professional fees)	Up to €80 per scan in hospitals & approved diagnostic centres	75% of costs in hospitals & approved diagnostic centres
Pathologist fees (professional fees)	Up to €80 per test in hospitals & approved diagnostic centres	75% of costs in hospitals & approved diagnostic centres
Radiology diagnostic test (technical fees)	Up to €100 per scan in hospitals & approved diagnostic centres	75% of costs in hospitals & approved diagnostic centres
Pathology diagnostic test (technical fees)	Up to €80 per test in hospitals & approved diagnostic centres	75% of costs in hospitals & approved diagnostic centres
Routine dental	Up to €300 per year	75% of costs up to €500 per year
Emergency dental	Up to €500 per accident	75% of costs up to €510 per accident
Optical	Up to €150 per year	75% of costs up to €150 per year
Laser Eye Surgery	No cover	No cover
Hearing Benefit	Up to €40 per year	75% of costs up to €40 per year
Physiotherapy	Up to €40 per visit - 25 visits per year	75% of costs up to €50 per visit - 25 visits per year
Travel vaccinations	Up to €60 per year	75% of costs up to €60 per year
Vaccinations-adults	No cover	75% of costs up to €50 per year
Speech & language therapy	Up to €40 per visit	75% of costs up to €50 per visit
Adult Counselling-Psychologists	Up to €40 per visit - 20 visits per year	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	75% of costs up to €40 per visit - 8 visits per year
Neurodevelopment Assessment Benefit-Adults	No cover	75% of costs up to €575 per lifetime
Orthoptist	Up to €40 per visit - 8 visits per year	75% of costs up to €50 per visit - 8 visits per year
Acupuncture	Up to €40 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Osteopath	Up to €40 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Chiropractor	Up to €40 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Physical therapy/Athletic Rehabilitation	Up to €40 per visit - 8 visits per year	75% of costs up to €50 per visit - 8 visits per year
Reflexology	Up to €40 per visit - 8 visits per year	75% of costs up to €50 per visit - 8 visits per year
Homeopathy	Up to €40 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Dietician	Up to €40 per visit - 8 visits per year	75% of costs up to €50 per visit - 5 visits per year
Occupational therapy	Up to €40 per visit	75% of costs up to €50 per visit
Chiropody/Podiatry	Up to €40 per visit - 5 visits per year	75% of costs up to €50 per visit - 5 visits per year
Home nursing following in-patient treatment	Up to €60 per day for 40 days	75% of costs
Hormone Replacement Therapy for Gender Dysphoria	Up to €500 per lifetime	75% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	Up to €50 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits per year	75% of costs up to €50 per visit - 12 visits per year
Menopause Support Package	Up to €300 per year	Up to €300 per year
Intrauterine system (IUS) hormonal coil-device	75% of costs up to €100 per year	75% of costs up to €100 per year
Intrauterine system (IUS) hormonal coil-procedure	75% of costs up to €150 per year	75% of costs up to €150 per year
Vasectomy	75% of costs up to €400 per lifetime	75% of costs up to €400 per lifetime
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 (not subject to the out-patient limit)

Everyday Medical Expenses		
Approved Sports Appliance List	Up to €50 per year	75% of costs up to €50 per year