Adobe

laya healthcare

Benefits	Prime	
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	€50 excess per claim	
Day-case/Out-patient surgical	Full cover, including Beacon Hospital	
Semi-private	Full cover, including Beacon Hospital	
Private	Full cover, including Beacon Hospital	
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	
Non hospital surgical Cnetres	€50 excess per claim	
l i i i i i i i i i i i i i i i i i i i	Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€50 excess for Beacon Hospital per claim	
ni-tech nospital excess	€150 excess in Mater Private Dublin & Blackrock Clinic per claim	
Day-case/Out-patient surgical	Full cover	
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	
Private	Full cover in Beacon Hospital & €175 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	20% shortfall	
	Hospital Cover - Other Benefits	
Participating Consultants' fees	Full cover	
Psychiatric treatment	Full cover for 100 days per annum in all public hospitals	
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years in public hospitals	
Convalescence care	Up to €50 per day for 14 days	
	Cancer Care Benefits- Outpatient 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	
Eyebrow tattooing (following cancer treatment)	Full refund up to €450 once per membership year	
Genetic screening for cancer risk	Full cover in the Mater Private Dublin	
Genetic testing consultation for cancer		
(subject to annual out-patient excess)	Up to €125 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	
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €600 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	

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Benefits in effect from 1st February 2024



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Medical Tourism Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval EU Treatment Guarantee No cover Consultant Connections Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval Gender Reassignment Surgery Abroad 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 Laya Healthcare Concierge Healthcare Concierge clinical support service Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) Healthcoach		Up to ${f \in}2$ million towards the cost of medical evacuation. Up to ${f \in}1,000$ towards companion evacuation
EU Treatment Guarantee No cover Consultant Connections Full cover - subject to prior approval Gender Reassignment Surgery Abroad Cover up to €100,000 in the EU subject to prior approval Gender Affirmation Support Laya Healthcare Concierge Healthcare Concierge clinical support service Healthcoach	Treatment not available in Ireland	
Consultant ConnectionsFull cover - subject to prior approvalGender Reassignment Surgery AbroadCover up to €100,000 in the EU subject to prior approvalGender Affirmation SupportUp to €5,000 per lifetime in Ireland or abroad subject to prior approvalLaya Healthcare ConciergeHealthcare Concierge clinical support serviceUnlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)Healthcoach	Medical Tourism	Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval
Gender Reassignment Surgery Abroad 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 Laya Healthcare Concierge Laya Healthcare Concierge Healthcare Concierge clinical support service Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) Healthcoach Healthcoach	EU Treatment Guarantee	No cover
Gender Affirmation Support Up to €5,000 per lifetime in Ireland or abroad subject to prior approval Laya Healthcare Concierge Laya Healthcare Concierge Healthcare Concierge clinical support service Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) Healthcoach Healthcoach	Consultant Connections	Full cover - subject to prior approval
Laya Healthcare Concierge Healthcare Concierge clinical support service Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) Healthcoach	0,	
Healthcare Concierge clinical support service Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893) Healthcoach	Gender Affirmation Support	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval
Healthcoach		
	Healthcare Concierge clinical support service	Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)
Healthcoach face to face consultations Full cover for 1 consultation every 2 years		Healthcoach
	Healthcoach face to face consultations	Full cover for 1 consultation every 2 years



Benefits in effect from 1st February 2024



	Minor Injuries & Illnesses			
QuickCare consultations & treatment in Laya Health and Wellbeing Clinics in Galway, Limerick and Dublin	Up to €275 per visit in laya healthcare approved minor injuries & illness centres			
Fracture Clinic	Up to €115 for consultation & up to €75 for an x-ray in laya healthcare approved minor injuries & illness centres			
	CareOnCall			
GPlive (online GP consultation)	Full cover - Unlimited consultations			
24 Hour GPline (laya number - 021 202 2860)	Full cover from Ireland & abroad			
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad			
Digital Health Hub	Unlimited access to a range of digital health & wellbeing services			
Health Screening				
HeartBeat cardiac screening Direct payment MRI, CT & PET scans Direct payment mammogram Direct payment bone density/dexa scan	Full cover for 1 screen every 2 years Full cover in laya healthcare approved centres Full cover in approved direct payment mammogram 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			
Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year			
Sports health screening	Up to €450 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			
	24/7 Mental Wellbeing Support Programme			
24/7 Telephone Counselling	Full cover			
Face to face/Video/Phone Counselling	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.			
Everyday Medical Expenses				
Annual out-patient excess	€1 excess			
GP visits	Up to €40 per visit. 100% cover for 2 HSE GP out of hours visits			
Home testing kits	Up to €60 per year			
Consultant visits	Up to €125 per visit			
Hospital casualty charge	Up to €80 per visit			
Radiologist fees (professional fees)	Up to €80 per scan in laya healthcare approved hospitals or out-patient centres			
Pathologist fees (professional fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres			
Radiology diagnostic test (technical fees)	Up to €100 per scan in laya healthcare approved hospitals or out-patient centres			
Pathology diagnostic test (technical fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres			
Routine dental	Up to €300 per year			
Emergency dental	Up to €500 per accident			
Optical	Up to €150 per year			
Hearing Benefit	Up to €40 per year			
Physiotherapy	Up to €40 per visit – 25 visits			
Travel vaccinations	Up to €60 per year			
Speech & language therapy	Up to €40 per visit			

Adobe

Benefits in effect from 1st February 2024

laya healthcare

Adult counselling-Psychologists	Up to €40 per visit- 20 visits per year
Adult Counselling-Counsellors and Therapists	Up to €40 per visit- 20 visits per year
Orthoptist	Up to €40 per visit- 8 visits per year
Acupuncture	Up to €40 per visit- 12 visits per year
Osteopath	Up to €40 per visit- 12 visits per year
Chiropractor	Up to €40 per visit- 12 visits per year
Physical therapy	Up to €40 per visit- 8 visits per year
Reflexology	Up to €40 per visit- 8 visits per year
Homeopathy	Up to €40 per visit- 12 visits per year
Dietician	Up to €40 per visit- 8 visits per year
Occupational therapy	Up to €40 per visit
Chiropody/Podiatry	Up to €40 per visit- 5 visits per year
Home nursing following in-patient treatment	Up to €60 per day 40 days
Hormone Replacement Therapy for Gender Dysphoria	Up to €500 per lifetime
Dean Clinic out-patient mental health consultations	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
Menopause Support Package	Up to €300 per year
Intrauterine system (IUS) hormonal coil-	75% of costs up to €100 per year
device	
Intrauterine system (IUS) hormonal coil-	75% of costs up to €150 per year
procedure	
Vasectomy	75% of costs up to €400 once per lifetime
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	50% of costs up to €50 per year
Out-patient limit	€7,650

