## 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	

## Adobe

#### Benefits in effect from 1st February 2024



refers     Up to E3D for cap paring opports       Resp paring opports     Up to E3D for cap paring opports       Resp paring opports     Up to E3D for cap paring opports       Resp paring opports     Up to E3D for cap paring       Resp paring opports     Up to E3D for cap paring       Resp paring     Up to E3D per yer       Resp paring     Up to E3D per yer       Resp paring     Up to E3D per yer       Antennity Ra     Up to E3D per yer       Infattify benefit     Up to E3D per yer       Infattify benefit     Up to E3D per yer       Infattify benefit     Induded in First Steps fertify Package       Fertify To Statigs Fertify Package     Ful cover for s visits per persenting sus(5 visits are sparate from 24/ Package       Fertify To Statigs Fertify Package     Ful cover for s visits per persenting sus(5 visits are sparate from 24/ Package       Fertify To Statigs Fertify Package     Ful cover for s visits per persenting sus(5 visits are sparate from 24/ Package       Fertify Package     Ful cover for s visits per persenting sus(5 visits are sparaten from 24/ Package		
New parents food allowance     Up to SDD per regrommy       Baby Massage datases     Up to SDD per year       Pacidiatic Frist Aid Course     Up to SDD per year       Breattheeding Consultations     Up to SDD per year       Maternity Viag (Pacidiations)     Genome and transmitter Searce (Pacidiations)       Maternity Viag (Pacidiations)     Full cover for a phone consultation each trimseter & one cult whith the first 3 months of your child's birth (D21 202 2824)       Maternity Viag (Paletiation)     Up to SDD per year       Birth Stateset (Paletiation)     Birth Stateset (Paletiation)       Birth Stateset (Paletiation)     Birth Stateset (Paletiatin)       Birth State	Foetal Screening	Up to €150 per year
Baby Assage classes     Quip Clo Dip ryar       Breating Consultations     Quip Clo Dip ryar       Breating Consultations     Quip Clo Dip ryar       Attental Classes (midwifery services     Quip Clo Dip programany       Midwife support service     Full cover for a phone consultatione cell thread for the first 3 consolt of the first 3 consol		
Particle first Ad Course     Up to G30 per year       Restricting Consultations     Child Cooperations       Maternity Pia     Up to G30 per year       Maternity Pia     Up to G30 per year       Maternity Road (Saser) (midwifery services)     Full cover for a phone consultation each trimestre & one call within the first 3 months of your child's birth (D21 202 2824)       Maternity Yoog, Piates     Up to G30 per year       Bord (Saser) (Saser)     Up to G30 per years       Initial Consultation     Up to G30 per years       Initial Consultation     Pertility Bord (Saser) (Saser)       Infertility Foots (Saser)     Pertility Saser)       Infertility Foots (Saser)     Child Cover for S visits per presenting issue (S visits a per separate from 247 mental wellenity support programme       Fertility Counselling     Full cover for S visits per presenting issue (S visits a per separate from 247 mental wellenity support programme       Fertility Counselling     Full cover for S visits per presenting issue (S visits a per separate from 247 mental wellenity support programme       Fertility Counselling     Full cover for S visits per presenting issue (S visits a per separate from 247 mental wellenity support programme       Fertility Counselling issue (S visits per presenting issue (S visits per years     Child Healthcare Beenefits       Fertility Counselling issue (S		
Breatforing Consultations     Up to C3D per year       Anternal Classes     Up to C4D per year       Maternity Provide     Up to C4D per year       Maternity Yeag/Pilates     Up to C4D per year       Maternity Yeag/Pilates     Up to C4D per year       JAD Scans     Up to C4D per year       Initial Consultation     Up to C5D per years per year       Initial Consultation     Entitity Benefit       Initial Consultation     Initial Consultation       Initial Consultation     Initial	, 0	
Maternal Cascase, microlifery services		
Antenal Classes/ midwifery services     Glucower for a phone consultation each timester & one call within the first a mone of the service of the servi	0	
Midwife support service     Full cover for a phone consultation each timest & one call within the first 3 months of your child's birth (021 202 2824)       30/4D Scans     Up to CSD per pregnancy       30/4D Scans     Indiced in First Steps Fertility Package       11rest tity for fortility benefit     Included in First Steps Fertility Package       Fertility Testing/Screening     CSU Steps Fertility Package       Fertility Preservation     CL_SOD per lifetime for eag freezing, CL SUO per lifetime for separate from 24/70 mental wellbeing support programme       Fertility Preservation     Child Healthcare Benefits       Nome nursing for children (following in- patient treatment)     Tup to CSD per visite by preservation       Child counselling (subject to annual out- patient treatment)     Up to CSD per visite by for 28 days       Child counselling (subject to annual out- patient treatment)     Full refund up to CSD per visite by for 28 days       Child bealthcare support benefit (following in- patient treatment)     Tup to CSD per visite by for 24 days       Child development assessment     Up to CSD per visite by for SS dost = 8 visits		
Maternity Yoga/Plates     Up to CSD per pregnancy       3D/4D Scans     Up to CSD per pregnancy       Initial Consultation     Included In First Steps Fertility Package       Initial Consultation     Included In First Steps Fertility Package       Fertility Secting     GET Steps Fertility Package       Fertility Counselling     Full Counsel Preside Steps Fertility Package       Fertility Counselling     GL StoD per illetime for eng freezing CL DOD per lifetime for eng for Step Fertility Package       Fertility Counselling     GL StoD per illetime for eng freezing CL DOD per lifetime for eng for Step Fertility Package       Fertility Package     GL StoD per illetime for eng for Step Fertility Package       Fertility Counselling     GL StoD per illetime for eng for Step Fertility Package       Fertility Package     To Step Fertility Package       Fertility Counselling Stor Children (following in- patient treatment)     Child Healthcare Benefits       Home nursing for children (following in- patient treatment)     Up to GSD per visit- 8 visits       Child Healthcare Stop Fertility Package     Up to GSD per visit- 8 visits       Parent travel & accommodation benefit     Up to GSD per visit- 8 visits       Child Healthcare Stop Fertility Package     Up to GSD per visit- 8 visits       Parent travel & accommodation bene		
30/4D Scans   Up to C75 per pregnancy     Initial Consultation   Induced in first Steps Fertility Package     Infertility benefit   Induced in first Steps Fertility Package     First Steps first Wity package   Op to C25 per year     Fertility Testing/Screening   Full cover for 5 visits per pertility Consulted in first Steps Fertility Package     Fertility Testing/Screening   Full cover for 5 visits per presenting issue (5 visits are separate from 247 mental velbeing support programme     Fertility Preservation   €1,500 per lifetime for engreg freegeng, €1,000 per lifetime for engroup of e3,000 per lifetime for sperm freezing at approved centres     Pre-Implantation genetic testing   Child Healthcare Benefits     Home nursing for children (following in-patient treatment)   Up to €30 per visit- 8 visits     Child courselling (subject to annual out-patient treatment)   Up to €30 per visit- 8 visits     Child courselling (subject to annual out-patient teatment)   Up to €20 per visit- 8 visits     Vaccinations (subject to annual out-patient teaces)   Up to €30 on consent files     Parent travel & accommodation benefit   Up to €30 for sub to €40 on consent files     Vaccinations (subject to annual out-patient teaces)   Up to €30 for sub to €40 on consent files     Parent travel & accommodation benefit   Up to €30 for for sub to €40 on consent files     N		
Fertility Benefit       Initial Consultation       Initial Consultation <	Maternity Yoga/Pilates	Up to €50 per pregnancy
Initial consultation     Individued in First Steps Fertility Package       Infertility package     Individued in First Steps Fertility Package       First Steps fertility package     75% of costs up to 2,500 per year       Fertility Testing/Screening     Full cover for 5 visits per presenting situs (5 visits are separate from 24/7 mertal wellbeing support programme       Fertility Preservation     61,500 per lifetime for endry of freezing, & 2000 per lifetime for separm freezing, at approved centres       Pre-Implanting genetic testing     75% of costs up to 50,000 per visit a visit per servation support programme       For unsuming for children (following in-patient treatment)     Up to 630 per visit a visits       Child August accommodation benefit     Up to 650 per visit a visits       Vaccinations (kubject to annual out-patient versement)     Up to 650 per visit a visits       Child do alverse support benefit (following in-patient treatment)     Up to 650 per visit a visits       Child do alverse support benefit (following in-patient treatment)     Up to 650 per visit a visits       Child do alverse support benefit (following in-patient treatment)     Up to 650 per visit a visits       Child healthcare Support benefit (following in-patient treatment)     Up to 675 per year       Child do development assessment     Up to 675 per year       Heary to support benefit admission whille overses	3D/4D Scans	Up to €75 per pregnancy
Infertility benefit     Included in First Step Fertility Package       First Step Fertility package     TS% of costs up to C2,500 per year       Fertility Counselling     Full cover for S visits per presenting issue (S visits are separate from 24/7 mental wellbeing support programme       Fertility Toxinselling     Full cover for S visits per presenting issue (S visits are separate from 24/7 mental wellbeing support programme       Fertility Toxinselling     Full cover for S visits per presenting issue (S visits are separate from 24/7 mental wellbeing support programme       Fertility Toxinselling     Child Healthcare Benefits       Mome nursing for children (following in- patient treatment)     Up to 6300 per visit-8 visits       Child downelling (subject to annual out- patient treatment)     Up to 630 per visit-8 visits       Child healthcare support benefit (following in-patient treatment)     Up to 630 per visit-8 visits       Child healthcare support benefit (following in-patient treatment)     Up to 6750 per visit       Child healthcare support benefit (following in-patient treatment)     Up to 6750 per visit       Child healthcare support benefit (following in-patient treatment)     Up to 6750 per visit       Child healthcare Support benefit (following in-patient treatment)     Up to 6750 visits per visit       Child healthcare Support benefit (following in-patient treatment)     Up to 6700 once per lifetime <td></td> <td>Fertility Benefit</td>		Fertility Benefit
First Step fortility package   95% of casts up to 2,500 per year     Pertility Testing/Screening   Full cover for 5 visits per presenting issue (5 visits are separate from 24/ mental wellbeing support programme     Fertility Preservation   €1,500 per lifetime for egg frezing, £1,000 per lifetime for septrezing, 8,200 per lifetime for septrezing at approved centres     Pre-Implantation genetic testing   75% of costs up to 3,000 per lifetime for septrezing, 8,200 per lifetime for septrezing, 8,200 per lifetime for septrezing at approved centres     Pre-Implantation genetic testing   75% of costs up to 3,000 per lifetime for septrezing, 8,200 per lifetime for septrezing, 9,200 per lifetim septrezing, 9,2	Initial Consultation	Included in First Steps Fertility Package
Fertility/Stering/Screening     Included in First Steps Fertility Package       Pertility Counselling     First Steps Fertility Package       Prelity Treservation     EX,500 per lifetime for egg freezing, EL,000 per lifetime for segmer freezing, St.2000 per lifetime for segmer for 28 days       Prest treatment)     Up to 620 per visit-8 visits       Parent travel, Saccommodation benefit     Full refund up to 250 combined receipts on ange of benefits       Vaccinations (subject to annual out-patient excess)     Up to 675 per year       Vaccinations (subject to annual out-patient excess)     St.2000 per ejisod of lines or injury       Vaccinations (subject to annual out-patient excess)     Up to 675 per year       Prelite Paragine Conscenter     St.2000 per ejisod of lines or injury       Nedical Evacuation     Up to 6200 conce per lifetime       Prest travel, St.2000 per lisod of lines or injury     St.2000 per lisod of lines or injury </td <td>Infertility benefit</td> <td>Included in First Steps Fertility Package</td>	Infertility benefit	Included in First Steps Fertility Package
Fertility Counselling     Full cover for 5 visits per presenting issue (5 visits per separate from 24/7 mental wellbeing support programme       Fertility Preservation     €1,500 per lifetime for egg freezing, €1,000 per lifetime for enbry of freezing & €2200 per lifetime for sperm freezing at approved centres       Frei-Implantation genetic testing     Trick of costs up to €3,000 per lifetime for sperm freezing & €2200 per lifetime       Home nursing for children (following in- patient treatment)     Up to €80 per day for 28 days       Child counselling (subject to annual out- patient excess)     Up to €50 per visit- 8 visits       Parent treatment)     Up to €50 per visit- 8 visits       Child healthcare Benefits     Up to €50 per visit- 8 visits       Vaccinations (subject to annual out- patient excess)     Full cover for 5 visits per presenting issue (5 visits per presentiss presenting		
Fertility Preservation     £1,500 per lifetime for egg freezing, £1,000 per lifetime for sub to £3,000 per lifetime for sub to £3,000 per lifetime       Pre-implantation genetic testing     75% of costs up to £3,000 per lifetime       Home nursing for children (following in- patient treatment)     Up to £80 per day for 28 days       Child conselling (subject to annual out- patient treatment)     Up to £80 per visit- 8 visits       Parent travel & accommodation benefit     Up to £100 per visit- 8 visits       Child healthcare support benefit (following in-patient treatment)     Up to £20 cer visit-8 visits       Vaccinations (subject to annual out-patient excess)     Full refund up to £250 combined receipts on a range of benefits       Vaccinations (subject to annual out-patient excess)     Treatment Out on comper lifetime for subject to annual out-patient       Play Therapy     Treatment Overseas     Up to £75 per year       Full refund up to £2 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation     Up to £1,000 per piside of filless or injury       Medical Evacuation     Up to £2 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation       Treatment or available in Ireland     Full cover for treatment in another county within the EU, up to the anount payable in leand - subject to prior approval       Medical Tourism     Full cover for treatment in another county within the EU subject	Fertility Testing/Screening	Included in First Steps Fertility Package
Pre-Implantation genetic testing   75% of costs up to 63,000 per lifetime     Child Healthcare Benefits     Home nursing for children (following in- patient treatment)   Up to 680 per day for 28 days     Child counselling (subject to annual out- patient excess)   Up to 650 per visit- 8 visits     Parent travel & accommodation benefit (child neatrincare support benefit (following in-patient reatment)   The full refund up to 6250 combined receipts on a range of benefits     Vaccinations (subject to annual out-patient excess)   Up to 675 per year     Vaccinations (subject to annual out-patient excess)   Up to 675 per year     Ohld healthcare Development assessment   Up to 620 once per lifetime     Play Therapy   The attent of words to move advect of medical evacuation. Up to 61,000 towards companion evacuation     Medical Fourism   Full cover for treatment or words the cost of medical evacuation. Up to 61,000 towards companion evacuation     Medical Tourism   Full cover for treatment in another country within the EU, up to the amount payable in reland - subject to prior approval     Teatment Guarante   No cover     Consultant Connections   Full cover for treatment in another country within the EU, up to the anount payable in reland - subject to prior approval     Gender Affrischer Concierge   No cover     Consultant Connections   Full cover for treatment in another country within the EU, up to	Fertility Counselling	Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme
Child Healthcare Benefits     Home nursing for children (following in- patient treatment)   Up to £80 per day for 28 days     Child counselling (subject to annual out- patient treatment)   Up to £50 per visit- 8 visits     Parent travel & accommodation benefit   Up to £50 per visit- 8 visits     Child healthcare support benefit (following in-patient treatment)   Full refund up to £250 combined receipts on a range of benefits     Vacinations (subject to annual out-patient excess)   Up to £75 per year     Vacinations (subject to annual out-patient excess)   Up to £75 per year     Child hoalthcare support benefit (following in-patient treatment)   Up to £75 per year     Vacinations (subject to annual out-patient excess)   Teatment Overseas     Burgency hospital admission while overseas   Up to £2 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation     Medical Evacuation   Up to £2 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation     Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Medical Evacuation   No cover     Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Gender Reasignment Surgery Abroad   Cover up to £10000 in the EU subject to prior approval     Gen	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
Home nursing for children (following in- patient treatment)   Up to €80 per day for 28 days     Child counselling (subject to annual out- patient excess)   Up to €50 per visit- 8 visits     Parent travel & accommodation benefit   Up to €105 per day for 14 days     Child densitiend subport benefit (following in-patient treatment)   Full refund up to €25 combined receipts on a range of benefits     Vacinations (subject to annual out-patient excess)   Up to €75 per year     Childhood development assessment   Up to €105 per visit- 8 visits     Play Therapy   Treatment Overseas     Emergency hospital admission while overseas   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €20 combined receipts on a range of benefits     Treatment Overseas   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €20,000 per episode of illness or injury     Medical Evacuation   Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Redical Evacuation   Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Redical Foursion   Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Gender Reasignment Surgery Abroad   Cover up to €100,00	Pre-Implantation genetic testing	75% of costs up to €3,000 per lifetime
patient treatment)   Op to 680 per day for 28 days     Child counselling (subject to annual out- patient excess)   Up to 650 per visit-8 visits     Parent travel & accommodation benefit   Up to 6105 per day for 14 days     Child healthcare support benefit (following in-patient treatment)   Full refund up to 6250 combined receipts on a range of benefits     Vaccinations (subject to annual out-patient excess)   Up to 675 per year     Vaccinations (subject to annual out-patient excess)   Up to 675 per year     Child dod development assessment   Up to 620 once per lifetime 75% of costs up to 6400 once per lifetime     Play Therapy   Treatment Overseas     Benegency hospital admission while overseas   Up to 620 medical evacuation. Up to 61,0000 per episode of illness or injury     Medical Evacuation   Up to 62 million towards the cost of medical evacuation. Up to 61,0000 towards companion evacuation     Full cover for treatment in another country with the EU, up to the amount payable in reland - subject to prior approval     Kedical Functions   Full cover for treatment in another country with the EU, up to the amount payable in reland - subject to prior approval     Gender Reasignment Surgery Abroad   Cover up to E1,00000 in the EU up to EU subject to prior approval     Gender Reasignment Surgery Abroad   Cover up to E1,00000 in the EU up to EU subject to prior approval     Gender Reasignment Surgery Abroad<		Child Healthcare Benefits
patient treatment/       Child counselling (subject to annual out- patient excess)       Parent travel & accommodation benefit (following in-patient treatment)       Child charace support benefit (following in-patient treatment)       Vaccinations (subject to annual out-patient excess)       Child doed evelopment assessment Play Therapy       Child health core support benefit (following in-patient treatment)       Vaccinations (subject to annual out-patient excess)       Child health core support benefit (following in-patient treatment)       Vaccinations (subject to annual out-patient excess)       Child bood development assessment Play Therapy       Emergency hospital admission while overseas       Medical Evacuation Medical Evacuation       Up to £100,000 per episode of illness or injury Medical Evacuation       Medical Tourism       EU Treatment Guarantee Consultant Connections       Gender Reasignment Surgery Abroad Gender Affirmation Support       Gender Affirmation Support       Laya Healthcare Concierge Healthcare Concierge       Healthcare Support service	Home nursing for children (following in-	Lin to £90 por day for 29 days
patient excess)     Optione Soft per Visit & Visits       Parent travel & accommodation benefit     Optione Soft per Visit & Visits       Child healthcare support benefit (following in-patient treatment)     Full refund up to €250 combined receipts on a range of benefits       Vaccinations (subject to annual out-patient excess)     Up to €75 per year       Childhood development assessment     Go f costs up to €400 once per lifetime       Play Therapy     Tereatment Overseas       Emergency hospital admission while oversea     Up to €200 (Do ger episode of illess or injury       Medical Evacuation     Up to €20 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation       Teratment to available in Ireland     Up to €20 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation       Vedical Tourism     Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval       Gonder Reassignment Surgery Abroad     Up to €200,000 in the EU subject to prior approval       Gender Affirmation Support     Laya Healthcare Concierge       Healthcare Concierge clinical support service     Unlimeted access to clinical support with a dedicated healthcare professional (021–202 2893)	patient treatment)	Op to ead per day for zo days
patient excess)   Up to €105 per day for 14 days     Parent travel & accommodation benefit   Child healthcare support benefit (following in-patient treatment)     Vaccinations (subject to annual out-patient excess)   Up to €75 per year     Childhood development assessment   Up to €75 per year     Play Therapy   Treatment Overseas     Emergency hospital admission while overseas   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €10 per aproval     Treatment out available in Ireland   Up to €100,000 per episode of illness or injury     Medical Tourism   Up to €100,000 per episode of illness or injury     EU Treatment out available in Ireland   Up to €100,000 per episode of illness or injury     Medical Tourism   Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Full cover for treatment full cover - subject to prior approval   No cover     Gender Reassignment Surgery Abroad   Gender Cover up to €100,000 in the EU subject to prior approval     Gender Affirmation Support   Laya Healthcare Concierge     Healthcare Concierge   Laya Healthcare Concierge	Child counselling (subject to annual out-	Lin to EEO norvigit Quisite
Child healthcare support benefit (following in-patient treatment)   Full refund up to £250 combined receipts on a range of benefits     Vaccinations (subject to annual out-patient excess)   Up to £75 per year     Child hood development assessment   Up to £70 forsts up to £400 once per lifetime     Play Therapy   75% of costs up to £400 once per lifetime     Play Therapy   75% of costs - 8 visits     Treatment Overseas     Emergency hospital admission while overseas   Up to £100,000 per episode of illness or injury     Medical Evacuation   Up to £20 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation     Treatment not available in Ireland   Full cover for treatment in another country within the EU, up to the amount payable in lerand - subject to prior approval     Medical Tourism   Full cover for treatment in another country within the EU up to the amount payable in lerand - subject to prior approval     Consultant Connections   Full cover - subject to prior approval     Gender Reassignment Surgery Abroad   Cover up to £100,000 per lifetime in reland or abroad subject to prior approval     Gender Affirmation Support   Up to £000 per lifetime in reland or abroad subject to prior approval     Healthcare Concierge   Unlimited access to finical support with a dedicated healthcare professional (021–202 2893)	patient excess)	Op to 250 per visit- 8 visits
in-patient treatment)   Full refund up to €250 combined receipts on a range of benefits     Vaccinations (subject to annual out-patient excess)   Up to €75 per year     Childhood development assessment   Dy to €000 once per lifetime     Play Therapy   Treatment Overseas     Emergency hospital admission while overseas   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €100,000 per episode of illness or injury     Medical Evacuation   Full cover - subject to prior approval     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   Gender Reassignment Surgery Abroad     Gender Reassignment Surgery Abroad   Cover up to €1,000 on the EU subject to prior approval     Gender Affirmation Support   Laya Healthcare Concierge     Healthcare Concierge   Up to €5,000 per lifetime in Ireland or abroad subject to prior approval	Parent travel & accommodation benefit	Up to €105 per day for 14 days
in-patient freatment)   Implement freatment)     Vaccinations (subject to annual out-patient excess)   Up to €75 per year     Childhood development assessment   50% of costs up to €400 once per lifetime     Play Therapy   Treatment Overseas     Emergency hospital admission while overseas   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   Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation     Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval     Eurores Reassignment Surgery Abroad   Corver up to €100,000 in the EU subject to prior approval     Gender Reassignment Surgery Abroad   Cover up to €1,000 towards subject to prior approval     Gender Affirmation Support   Up to €5,000 per lifetime in Ireland or abroad subject to prior approval     Healthcare Concierge   Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Child healthcare support benefit (following	Full refund up to $\pm 250$ combined receipts on a range of benefits
excess)   Up to £75 per year     Childhood development assessment   50% of costs up to £400 once per lifetime     Play Therapy   75% of costs - 8 visits     Treatment Overseas     Medical Evacuation   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   Up to £2 million towards the cost of medical evacuation. Up to £1,000 towards companion evacuation     Kedical 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   No cover of the EU 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   Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	in-patient treatment)	i di retuita de lo ezo combine recepto on a range or benens
excess)   Image: Childhood development assessment     Childhood development assessment   50% of costs up to €400 once per lifetime     Play Therapy   75% of costs - 8 visits     Emergency hospital admission while overseas   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   Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation     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 - 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     Healthcare Concierge   Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Vaccinations (subject to annual out-patient	∐n to £75 per vear
Play Therapy   75% of costs – 8 visits     Treatment Overseas     Emergency hospital admission while overseas   Up to €100,000 per episode of illness or injury     Medical Evacuation   Up to €1 000 towards the cost of medical evacuation. Up to €1,000 towards companion evacuation     Treatment not available in Ireland   Out to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation     Medical Tourism   Full cover of 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   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     Laya Healthcare Concierge   Laya Healthcare support with a dedicated healthcare professional (021 – 202 2893)     Healthcoach   Healthcoach		
Treatment Overseas     Emergency hospital admission while overseas   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   Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation     Medical Tourism   Full cover of 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 - 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     Healthcare Concierge   Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Childhood development assessment	
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Treatment not available in Ireland   Full cover - subject to prior approval     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 - subject to prior approval     Gender Reassignment Surgery Abroad   Cover up to €100,000 in the EU subject to prior approval     Gender Affirmation Support   ELaya Healthcare Concierge     Healthcare Concierge clinical support service   Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Emergency hospital admission while overseas	
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	
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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
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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

