

Benefits	Laya Healthcare Prime	Laya Healthcare Care Select	Laya Healthcare Health Secure Plus
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Hospital Cover - Public Hospitals			
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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

Hospital Cover - Private Hospitals			
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Private hospital excess	€50 excess per claim	€75 day-case/out-patient surgical excess & €125 in-patient excess. These excesses are payable for the 2nd & subsequent admissions	€125 excess on all claims - the excess is payable for the 3rd & subsequent admissions
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

Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital			
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Hi-tech hospital excess	€50 for Beacon Hospital & €150 excess for Blackrock Clinic & Mater Private Dublin	€75 day-case/out-patient surgical excess & €125 in-patient excess. These excesses are payable for the 2nd & subsequent admissions	€125 excess on all claims - the excess is payable for the 3rd & subsequent admissions
Day-case/Out-patient surgical	Full cover	Full cover	Full cover
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	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	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	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	Full cover - no excess	Full cover - no excess
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	20% shortfall	20% shortfall

Hospital Cover - Other Benefits			
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Participating Consultants' fees	Full cover	Full cover	Full cover
Psychiatric treatment	Full cover up to 100 days per annum	Full cover up to 100 days per annum	Full cover up to 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

Cancer Care Benefits - Out-patient Treatment			
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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	Full refund up to €500 per year	Full refund up to €500 per year	Up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €450 once per membership year	Full refund up to €450 once per membership year	Full refund up to €450 once per membership 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
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

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#### 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	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
Foetal screening (subject to annual out-patient excess)	Up to €150 per year	No cover	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 €1,300 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
Pre & post natal package of benefits (full list of benefits included in your rules)	No cover	No cover	No cover
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	Up to €40 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
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)
Paediatric First Aid Course	Up to €30 per year	Up to €30 per year	Up to €40 per year
Pregnancy & Early Childhood nutrition consultation	Full cover for 2 consultations per pregnancy	Full cover for 2 consultations per pregnancy	Full cover for 2 consultations per pregnancy
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

#### Child Healthcare Benefits

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 per year	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60
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)	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	Full refund 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

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
EU Treatment Guarantee	Full cover - subject to prior approval	Full cover - subject to prior approval	Full cover - subject to prior approval
Consultant Connections	Full cover - subject to prior approval	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	Cover up to €100,000 subject to prior approval
Gender affirmation support	No cover	No cover	No cover

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<b>Laya Healthcare Concierge</b>			
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)	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
<b>Healthcoach</b>			
Healthcoach online assessment & personalised programmes	Unlimited use	Unlimited use	Unlimited use
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
<b>Minor Injuries &amp; Illnesses</b>			
QuickCare consultations & treatment	Up to €275 per visit in laya healthcare approved minor injuries & illness centres	Up to €200 per visit in laya healthcare approved minor injuries & illness centres	Up to €250 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €150 per for a consultation & up to €100 for an x-ray in laya healthcare approved minor injuries & illness centres	Up to €115 per for a consultation & up to €75 for an x-ray in laya healthcare approved minor injuries & illness centres	Up to €115 per for a consultation & up to €75 for an x-ray in laya healthcare approved minor injuries & illness centres
<b>CareOnCall</b>			
GPlive (online GP consultation)	Unlimited use	Full cover for 8 consultations	Full cover for 9 consultations
24 Hour GPlive (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
Physioline (laya number - 021 202 2862)	Full cover from Ireland & abroad	Full cover from Ireland & abroad	Full cover from Ireland & abroad
Digital Dietician	Full cover for 2 consultations per year	Full cover for 2 consultations per year	Full cover for 2 consultations per year
Digital Physiotherapy	Full cover for 3 consultations per year	Full cover for 3 consultations per year	Full cover for 3 consultations per year
<b>Fertility Benefit</b>			
Infertility Initial Consultation	Up to €50 per year	75% of costs up to €100 per year	75% of costs up to €100 per year
Infertility benefit	No cover	Up to a maximum of €1,000 payable per round of fertility treatment 2 rounds claimable per lifetime. Please refer to rules for the list of eligible fertility treatment.	Up to a maximum of €1,000 payable per round of fertility treatment 2 rounds claimable per lifetime. Please refer to rules for the list of eligible fertility treatment.
First Steps fertility package	Up to a maximum of €2,500 payable per round of fertility tests and treatment. 2 rounds claimable per lifetime. Please refer to rules for the list of eligible fertility tests & treatment	No cover	No cover
Fertility Testing/Screening	No cover	75% of costs up to €200 per year	75% of costs up to €200 per year
Fertility Counselling	Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme -0818 1000 30)	Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme -0818 1000 30)	Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme -0818 1000 30)
Fertility Preservation	€1,500 per lifetime for egg freezing or €200 per lifetime for sperm freezing at approved centres	€1,500 per lifetime for egg freezing or €200 per lifetime for sperm freezing at approved centres	€1500 per lifetime for egg freezing or €200 per lifetime for sperm freezing at approved centres
<b>Health Screening</b>			
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	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	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

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Women's cancer screening (subject to annual out-patient excess)	Up to €60 per year	50% - 75% refund of costs	50% - 75% refund of costs
Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year	50% - 75% refund of costs	50% - 75% refund 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	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 at approved centres	50% - 75% refund for 1 visit every 2 years in approved centres	50% - 75% refund 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	€1 (PLEASE NOTE for all benefits listed below, the maximum refund is €1,000 per member per contract year)	€1 (PLEASE NOTE for all benefits listed below, the maximum refund is €2,000 per member per contract year)
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 €1,000 out-patient cap)	75% of costs. 100% cover for 2 HSE GP out of hours visits (2 HSE GP out of hours visits not subject to €2,000 out-patient cap)
Home testing kits	Up to €60 per year	50%-75% back up to €60 towards out-patient excess	75% back up to €70
Prescription costs	No cover	No cover	No cover
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 out-patient centres	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres	50% - 75% of costs 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	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres	50% - 75% of costs 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	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres	50% - 75% of costs 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	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres	50% - 75% of costs in laya healthcare approved hospitals or out-patient 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
Laser Eye Surgery	No cover	No cover	No cover
Hearing test	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 per year	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
Vaccinations-adults	No cover	No cover	No cover
Speech & language therapy	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60
Adult Counselling-Psychologists	Up to €40 per visit - 20 visits per year	50% - 75% of costs up to €40 per visit - 8 visits	50% - 75% of costs up to €40 per visit - 8 visits
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	50% - 75% of costs up to €40 per visit - 8 visits
Neurodevelopment Assessment Benefit-Adults	No cover	No cover	No cover

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Orthoptist	Up to €40 per visit - 8 visits per year	50% - 75% of costs - 8 visits	50% - 75% of costs - 8 visits
Acupuncture	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
Osteopath	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
Chiropractor	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
Physical therapy/Athletic Rehabilitation	Up to €40 per visit - 8 visits per year	50% - 75% of costs - 8 visits	50% - 75% of costs - 8 visits
Reflexology	Up to €40 per visit - 8 visits per year	50% - 75% of costs - 8 visits	50% - 75% of costs - 8 visits
Homeopathy	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
Dietician	Up to €40 per visit - 8 visits per year	50% - 75% of costs - 5 visits	50% - 75% of costs - 5 visits
Occupational therapy	Up to €40 per visit - 12 visits per year	50% - 75% of costs - 5 visits & 50% - 75% of 1 assessment up to €60	50% - 75% of costs - 5 visits & 50% - 75% of 1 assessment up to €60
Chiropody/Podiatry	Up to €40 per visit - 5 visits per year	50% - 75% of costs - 5 visits	50% - 75% of costs - 5 visits
Home nursing following in-patient treatment	Up to €60 per day for 40 days	50% - 75% refund of costs	50% - 75% of costs up to €1,400 per year
Hormone Replacement Therapy for Gender Dysphoria	Up to €500 per lifetime	75% of costs 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	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits per year	50% - 75% of costs - 12 visits	50% - 75% of costs - 12 visits
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 (not subject to the out-patient cap)	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient cap)
Approved Sports Appliance List	Full cover 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

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