

Benefits
Laya Healthcare 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

Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

Hi-tech hospital excess	€50 for Beacon Hospital & €150 excess for Blackrock Clinic & Mater Private Dublin
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 up to 100 days per annum
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years
Convalescence care	Up to €50 per day for 14 days

Cancer Care Benefits - Out-patient 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	Full refund 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
Foetal screening (subject to annual out-patient excess)	Up to €150 per year
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
Pre & post natal package of benefits (full list of benefits included in your rules)	No cover
Car parking expenses	Up to €30 for car parking expenses incurred at hospital admission for delivery

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New parents food allowance	Up to €50 per pregnancy
Baby massage classes	Up to €100 per year
Breastfeeding consultations	Up to €30 per visit - 5 visits per year
Maternity bra	Up to €40 per year
Antenatal classes/midwifery services	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)
Paediatric First Aid Course	Up to €30 per year
Pregnancy & Early Childhood nutrition consultation	Full cover for 2 consultations per pregnancy
Maternity Yoga/Pilates	Up to €50 per pregnancy
3D/4D Scans	Up to €75 per pregnancy

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 excess)	Up to €50 per visit - 8 visits per year
Parent travel & accommodation benefit	Up to €100 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	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	Full refund 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 €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
Medical Tourism	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
Consultant Connections	Full cover - subject to prior approval
Gender affirmation surgery abroad	Cover up to €100,000 subject to prior approval
Gender affirmation support	No cover

Laya Healthcare Concierge

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

Healthcoach online assessment & personalised programmes	Unlimited use
Healthcoach face to face consultations	Full cover for 1 consultation every 2 years

Minor Injuries & Illnesses

QuickCare consultations & treatment	Up to €275 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

CareOnCall

GPlive (online GP consultation)	Unlimited use
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

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Physioline (laya number - 021 202 2862)	Full cover from Ireland & abroad
Digital Dietician	Full cover for 2 consultations per year
Digital Physiotherapy	Full cover for 3 consultations per year

Fertility Benefit

Infertility Initial Consultation	Up to €50 per year
Infertility benefit	No cover
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
Fertility Testing/Screening	No cover
Fertility Counselling	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

Health Screening

HeartBeat cardiac screening	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
Direct payment mammogram	Full cover in approved direct payment mammogram centres
Direct payment bone density/dexa scan	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 at 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
Increased allowance for everyday medical expenses	Not applicable
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
Prescription costs	No cover
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
Laser Eye Surgery	No cover
Hearing test	Up to €40 per year

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Physiotherapy	Up to €40 per visit - 25 visits per year
Travel vaccinations	Up to €60 per year
Vaccinations-adults	No cover
Speech & language therapy	Up to €40 per visit - 12 visits per year
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
Neurodevelopment Assessment Benefit-Adults	No cover
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/Athletic Rehabilitation	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 - 12 visits per year
Chiropody/Podiatry	Up to €40 per visit - 5 visits per year
Home nursing following in-patient treatment	Up to €60 per day for 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-device	75% of costs up to €100 per year
Intrauterine system (IUS) hormonal coil-procedure	75% of costs up to €150 per year
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	Full cover up to €50 per year
Out-patient limit	€7,650

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