

## Simply Connect

Laya Healthcare

Current Version Commenced: 01/07/2018

### Prices Per Annum

|                           | Per Year        |
|---------------------------|-----------------|
| <b>Adult</b>              | <b>€1132.50</b> |
| Child 1                   | €282.14         |
| Child 2                   | €282.14         |
| Child 3                   | €282.14         |
| Child 4                   | €282.14         |
| <b>Young Adult</b>        | <b>€566.25</b>  |
| Young Adult (18 - 20 yrs) | €549.26         |
| Young Adult (21 yrs)      | €568.71         |
| Young Adult (22 yrs)      | €672.11         |
| Young Adult (23 yrs)      | €775.51         |
| Young Adult (24 yrs)      | €904.66         |
| Young Adult (25 yrs)      | €1033.91        |
| <b>Newborn</b>            | <b>€0.00</b>    |

## Inspire

Laya Healthcare

Current Version Commenced: 01/07/2019

### Prices Per Annum

|                           | Per Year        |
|---------------------------|-----------------|
| <b>Adult</b>              | <b>€1100.00</b> |
| Child 1                   | €275.26         |
| Child 2                   | €275.26         |
| Child 3                   | €275.26         |
| Child 4                   | €275.26         |
| <b>Young Adult</b>        | <b>€550.00</b>  |
| Young Adult (18 - 20 yrs) | €550.00         |
| Young Adult (21 yrs)      | €572.00         |
| Young Adult (22 yrs)      | €676.00         |
| Young Adult (23 yrs)      | €780.00         |
| Young Adult (24 yrs)      | €905.00         |
| Young Adult (25 yrs)      | €1035.00        |

## In Patient

### A Multi-Occupancy or Semi-Private room in a Public Hospital and Day Case.

Covered

Covered

### Public Hospital Private Room and Day Case

Covered

Covered

### Private Hospital Semi-Private Room

**i** Covered with €150 excess per claim on the first two private hospital claims per member per year; No excess applies to 5 orthopaedic procedures (hip and knee replacement) in 12 private hospitals

Covered with €150 excess per claim on the first two private hospital claims per member per year; Specified Orthopaedic and Ophthalmic procedures, 20% shortfall.

### Private Hospital Private Room

**i** Covered with shortfall of €165 per night with a €150 excess on the first two private hospital claims per member per year. No shortfall in Mater Private Cork; No excess/shortfall applies to 5 orthopaedic procedures (hip and knee replacement) in 12 private hospitals

Covered with shortfall of €165 per night, including the Beacon hospital. Full cover in Mater Private Cork. Specified Orthopaedic and Ophthalmic procedures, 20% shortfall.

**The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Cardiac Procedures**

Covered

Covered - no excess

**The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Special Procedures**

 Covered with €150 excess per claim on the first two private hospital claims per member per year. Blackrock Clinic and Mater Private also have a shortfall of €175 per night; No excess/shortfall applies to 5 orthopaedic procedures (hip and knee replacement)

Covered in the Beacon Hospital with €150 excess per claim on the first two private hospital claims per member per year .The Blackrock Clinic and Mater Private also have a shortfall of €175 per night

**The Blackrock Clinic, the Mater Private and the Beacon Hospital procedures other than Cardiac and Special**

Covered with €150 excess per claim on the first two private hospital claims per member per year. Blackrock Clinic and Mater Private also have a shortfall of €175 per night.

Covered in the Beacon Hospital and €175 shortfall per night in the Blackrock Clinic and Mater Private.

**Day Case Private Hospitals**

Covered with €50 excess per claim

Covered with €50 excess per claim

**Day Case The Blackrock Clinic, the Mater Private and the Beacon Hospital**

Covered with €50 excess per claim

Covered with €50 excess per claim

**Convalescence**

€60 x 14 days (not subject to €500 outpatient cap)

€60 x 14 days (not subject to €1000outpatient cap)

**Cancer Accommodation Support**

€100 per day (not subject to €500 outpatient cap)

€100 per day (not subject to €1000outpatient cap)

**Maternity****Hospital Costs Up To 3 Nights**

Covered

Covered

**Home Births**

€3,500

€3,500

**Delivery Consultant Fees**

Covered up to agreed charges incurred on day of delivery for participating consultants

Covered up to agreed charges incurred on day of delivery for participating consultants.

**Outpatient Maternity Consultant Care**

€450 per year (not subject to €500 outpatient cap)

€450 per pregnancy (Subject to annual out-patient excess).

**Postnatal Home Help**

Not covered

Not covered

**Postnatal Home Nursing**

€1,200 for 2 nights or €600 for 1 night (not subject to €300 out-patient cap)

€1,200 for 2 nights or €600 for 1 night

#### Child Home Nursing

50% cover up to €2,800 per year (not subject to €500 outpatient cap)

50% cover up to €2,800 per year

#### Pre & Postnatal Care

Covered up to €325 combined receipts for a range of benefits including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund for up to 2 months before & 3 months after delivery & paediatric first aid course-max €20 refund (not subject to €500 outpatient cap)

Covered up to €325 combined receipts for a range of benefits including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund for up to 2 months before & 3 months after delivery & paediatric first aid course-max €20 refund

#### Child Healthcare Benefit

Child Healthcare Support Benefit up to €250 for certain outpatient treatments following 3 nights in hospital; ask laya for details (not subject to €500 outpatient cap)

Child Healthcare Support Benefit up to €250 for certain outpatient treatments following in-patient treatment; ask laya for details.

#### Parent Accompanying Child

€105 x 14 days not incl. first 3 days (not subject to €500 outpatient cap)

€100 x 14 days

#### Partner Benefit

Not covered

Not covered

#### Breastfeeding Consultancy

Covered as part of pre/post care benefit

Covered as part of pre/post care benefit

#### Other Maternity Benefits

Also covered under Pre and Post-Natal benefit are: baby massage classes, midwifery service, consultant pediatrician fees, maternity bra, GP, acupuncture, osteopath, chiropractor, reflexology, homeopathy, chiropody, physiotherapy, nutritionist, counselling services, dental & optical.

Also covered under Pre and Post-Natal benefit are: baby massage classes, breastfeeding consultations, midwifery service, maternity bra, GP, acupuncture, osteopath, chiropractor, reflexology, homeopathy, chiropody, physiotherapy, nutritionist, counselling services, dental & optical.

### Out-patient Benefits

#### Individual Excess

€1 (all benefits combined are subject to a €500 outpatient refund cap per member unless specified otherwise)

€1 (all benefits combined are subject to a €1000 outpatient refund cap per member unless specified otherwise)

#### Family Excess

€1 (all benefits combined are subject to a €500 outpatient refund cap per member unless specified otherwise)

€1 (all benefits combined are subject to a €1000 outpatient refund cap per member unless specified otherwise)

#### Consultant Fees

50% cover

50% cover

#### GP Visits

50% cover; 24 hr GP Line; 24 Hr Nurseline; 4 consultations for online GPLive; HSE GP out of hours service X 2 visits (not subject to €500 outpatient cap)

50% cover, 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) 24 hour GP line.

|   |   |   |
|---|---|---|
| <b>Physiotherapist</b>  | 50% cover; Physioline   | 50% cover , Physioline  |
| <b>Emergency Dental Care</b>  | 50% cover   | 50% cover   |
| <b>Non Emergency Dental</b>   | 50% cover   | 50% cover   |
| <b>Home Nursing</b>   | 50% cover   | 50% cover   |
| <b>A&amp;E Charge</b>   | 50% cover; Quickcare-up to €150 for approved minor injuries and illness centres   | Quickcare-up to €150 for approved minor injuries and illness centres  |
| <b>Alternative Medicines-Acupuncture, Chiropractor, Osteopath</b>       | 50% cover   | 50% cover   |
| <b>Dietician, Occupational Therapist, Chiropodist, Speech Therapist</b> | 50% cover   | 50% cover   |
| <b>Other Day To Day Practitioners</b>                                   | 50% cover for Reflexology, Homeopathy and Orthoptists; Healthcoach online assessment and personalised programmes - unlimited use; Healthcoach face-to-face consultation - full cover for 1 consultation every 2 years.  | 50% cover for Reflexology, Homeopathy and Orthoptists; Healthcoach online assessment and personalised programmes - unlimited use; Healthcoach face-to-face consultation - full cover for 1 consultation every 2 years   |
| <b>Cancer Support Benefit</b>   | Cover for 1 hairpiece per year following cancer treatment; Cover for first breast prosthesis following inpatient claim, second prosthesis assessed in accordance with surgical appliance list; Genetic testing consultation for cancer, 50% cover for initial consultation - subject to prior approval; Genetic screening for cancer risk, full cover in the Mater Private Dublin - subject to prior approval; Sleeping caps, full refund for 1 sleeping caps per membership year; Eyebrow tattooing (following cancer treatment), up to €60 once per membership year | Cover for 1 hairpiece per year following cancer treatment; Cover for first breast prosthesis following inpatient claim, second prosthesis assessed in accordance with surgical appliance list; Genetic testing consultation for cancer, 50% cover for initial consultation - subject to prior approval; Genetic screening for cancer risk, full cover in the Mater Private Dublin - subject to prior approval; Sleeping caps, full refund for 1 sleeping caps per membership year; Eyebrow tattooing (following cancer treatment), up to €60 once per membership year |
| <b>Psycho-Oncology Counselling</b>                                      | Not covered   | Not covered   |
| <b>Manual Lymph Drainage</b>  | €500; no excess   | Covered up to €500  |
| <b>Hearing Test</b>   | 50% cover   | 50% cover   |
| <b>Optical</b>  |   |   |

50% cover

50% cover

**Prescription Costs**

Not covered

Not covered

**Employee Assistance Programme**

Covered

Not covered

**Child Speech And Language Therapy**

50% cover

Cover under child healthcare support benefit

**Vaccinations**

Travel Vaccinations 50% cover

Travel Vaccinations 50% cover

**Outpatient Policy Limit**

All benefits combined are subject to a €500 outpatient refund cap per member unless specified otherwise

All benefits combined are subject to a €1000 outpatient refund cap per member unless specified otherwise

**Hormone Replacement Therapy for Gender Dysphoria**

50% of costs up to €300 per lifetime

Covered 50% up to €300 per lifetime

**Out-patient Radiology****Approved Centres**

MRI, CT and PET-CT covered in full in direct payment centres except cardiac CT's which are covered by non-direct payment terms. Covered up to 50% cover subject to outpatient excess in non direct payment centres.

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**Non-Approved Centres**

Not covered

Not covered

**Radiology Consultants' Fees**

50% cover

50% cover

**Radiology Test Fees**

50% cover

50% cover

**Health Screening**

Full cover for Mammograms and Dexa scans and 'HeartBeat' cardiac screening in certain centres; €150 every 2 years paid directly to centre for sports screening & executive health check; Men and Women's Cancer Screening 50% cover (All not subject to €500 outpatient cap); Home testing kits, 50% cover up to €20 (subject to €500 outpatient refund cap).

Full cover for Mammograms and Dexa scans and 'HeartBeat' cardiac screening in certain centres; €200 every 2 years for Sports Health Screening paid directly to centre. Men and Women's Cancer Screening 50% cover ; Home testing kits, 50% cover up to €20

**Overseas****Benefit Abroad For Surgical Procedures Available In Ireland**

Covered in the EU subject to approval

Covered in the EU subject to approval

**Benefit Abroad For Surgical Procedures Not Available In Ireland**

Covered in the EU subject to approval

Covered in the EU subject to approval

**Hospital Bill**

€100000

€100,000

**Repatriation Expenses**

€2000000

€2,000,000

**Companion Repatriation Expenses**

€1,000

€1,000

**24 Hour Telephone Assistance**

Covered

Covered

**Expenses For Companion**

Not covered

Not covered

**Gender Reassignment Surgery**

Cover up to €30,000 in the EU subject to prior approval

Cover up to €30,000 in the EU subject to prior approval

**Psychiatric Cover****Inpatient Psychiatric Non Alcohol Drug**

100 days

100 days

**Inpatient Psychiatric Alcohol Related**

91 days per 5 years

91 days per 5 years

**Outpatient Psychiatric Care**

Dean Clinic and Lois Bridges 50% cover; Clinical Psychologist 50% cover (both subject to €500 out-patient cap); Child Counselling 50% cover X 8 visits and 1 Assessment up to €60 (not subject to €500 outpatient cap); Counselling Support Benefit 24/7 Telephone Counselling, full cover; Face to face/Video/Phone Counselling, full cover for 5 visits per issue; Cover for specific support services, full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.

Dean Clinic and Lois Bridges 50% cover; ; Child Counselling 50% cover X 8 visits and 1 Assessment up to €60; Counselling Support Benefit 24/7 Telephone Counselling, full cover; Face to face/Video/Phone Counselling, full cover for 5 visits per issue; Cover for specific support services, full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.

**Fertility Benefits****Infertility Benefit**

Up to €1,000 for benefits towards specific infertility treatment at approved centres, once per cycle, max 2 per lifetime

Up to €1,000 for benefits towards specific infertility treatment at approved centres, once per cycle, max 2 per lifetime

**Fertility Preservation**

€1,000 per lifetime for egg freezing or €150 per lifetime for Sperm freezing

€1,000 per lifetime for egg freezing or €150 per lifetime for Sperm freezing

**Fertility Support Services**

Not covered

Not covered

All Covered

All Covered

