



Simply Connect	Inspire
Laya Healthcare	Laya Healthcare
Current Version Commenced: 01/07/2018	Current Version Commenced: 01/07/2019
Prices Per Annum	Prices Per Annum
Per Year	Per Year
Adult	Adult
Child 1	Child 1
Child 2	Child 2
Child 3	Child 3
Child 4	Child 4
Young Adult	Young Adult
Young Adult (18 - 20 yrs)	Young Adult (18 - 20 yrs)
Young Adult (21 yrs)	Young Adult (21 yrs)
Young Adult (22 yrs)	Young Adult (22 yrs)
Young Adult (23 yrs)	Young Adult (23 yrs)
Young Adult (24 yrs)	Young Adult (24 yrs)
Young Adult (25 yrs)	Young Adult (25 yrs)
Newborn	

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	
<div><div></div><div>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</div></div>	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	
<div><div></div><div>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</div></div>	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	
<div><div><div></div></div><div>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)</div></div>	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	
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15/2019

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€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	
<b>Child Home Nursing</b>			
50% cover up to €2,800 per year (not subject to €500 outpatient cap)		50% cover up to €2,800 per year	
<b>Pre &amp; Postnatal Care</b>			
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	
<b>Child Healthcare Benefit</b>			
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.	
<b>Parent Accompanying Child</b>			
€105 x 14 days not incl. first 3 days (not subject to €500 outpatient cap)		€100 x 14 days	
<b>Partner Benefit</b>			
Not covered		Not covered	
<b>Breastfeeding Consultancy</b>			
Covered as part of pre/post care benefit		Covered as part of pre/post care benefit	
<b>Other Maternity Benefits</b>			
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.	
<b>Out-patient Benefits</b>			
<b>Individual Excess</b>			
€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 €1000outpatient refund cap per member unless specified otherwise)	
<b>Family Excess</b>			
€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)	
<b>Consultant Fees</b>			
50% cover		50% cover	
<b>GP Visits</b>			
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.	

Physiotherapist	
50% cover; Physioline	50% cover , Physioline
Emergency Dental Care	
50% cover	50% cover
Non Emergency Dental	
50% cover	50% cover
Home Nursing	
50% cover	50% cover
A&E Charge	
50% cover; Quickcare-up to €150 for approved minor injuries and illness centres	Quickcare-up to €150 for approved minor injuries and illness centres
Alternative Medicines-Acupuncture, Chiropractor, Osteopath	
50% cover	50% cover
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	
50% cover	50% cover
Other Day To Day Practitioners	
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
Cancer Support Benefit	
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
Psycho-Oncology Counselling	
Not covered	Not covered
Manual Lymph Drainage	
€500; no excess	Covered up to €500
Hearing Test	
50% cover	50% cover
Optical	

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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.		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.
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		

15/2019

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Covered in the EU subject to approval	Covered in the EU subject to approval
<b>Benefit Abroad For Surgical Procedures Not Available In Ireland</b>	
Covered in the EU subject to approval	Covered in the EU subject to approval
<b>Hospital Bill</b>	
€100000	€100,000
<b>Repatriation Expenses</b>	
€2000000	€2,000,000
<b>Companion Repatriation Expenses</b>	
€1,000	€1,000
<b>24 Hour Telephone Assistance</b>	
Covered	Covered
<b>Expenses For Companion</b>	
Not covered	Not covered
<b>Gender Reassignment Surgery</b>	
Cover up to €30,000 in the EU subject to prior approval	Cover up to €30,000 in the EU subject to prior approval
<b>Psychiatric Cover</b>	
<b>Inpatient Psychiatric Non Alcohol Drug</b>	
100 days	100 days
<b>Inpatient Psychiatric Alcohol Related</b>	
91 days per 5 years	91 days per 5 years
<b>Outpatient Psychiatric Care</b>	
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.
<b>Fertility Benefits</b>	
<b>Infertility Benefit</b>	
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

