

# Inspire Benefit Table

## Effective 1 July 2019

Benefit	Inspire
<b>Hospital Cover - Public Hospitals</b>	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
<b>Hospital Cover - Private Hospitals</b>	
Private hospital excess	€50 excess for day-case/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is payable a maximum of twice per member, per contract year
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	€165 shortfall per night, including Beacon Hospital. Full cover in Mater Private Cork
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
<b>Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b>	
Hi-tech hospital excess	€50 excess for day-case/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is payable a maximum of twice per member, per contract year
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	€165 shortfall 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
<b>Hospital Cover - Other Benefits</b>	
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 €60 per day for 14 days
<b>Cancer Care Benefits - Out-patient Treatment</b>	
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 €60 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)	50% of costs for initial consultation
Sleeping caps	Full refund for 1 sleeping cap per membership year
<b>Maternity Benefits</b>	
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
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €450 per pregnancy
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing
Pre & post natal package of benefits (full list of benefits included in your rules)	Up to €325 combined receipts for a range of benefits up to 2 months before & 3 months after delivery including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund paediatric first aid course-max €20 refund
<b>Child Healthcare Benefits</b>	
Home nursing for children (following in-patient treatment)	50% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	50% of costs - 8 visits & 50% of 1 assessment up to €60
Parent travel & accommodation benefit	Up to €100 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	Full refund up to €250 combined receipts on a range of benefits
<b>Treatment Overseas</b>	
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 in the EU - 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	Full cover - subject to prior approval

Treatment Overseas	
Consultant Connections	Full cover - subject to prior approval
Gender Reassignment Surgery Abroad	Cover up to €30,000 in the EU subject to prior approval
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 €150 per visit in laya healthcare approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Full cover for 4 consultations
24 Hour GPlive (laya number - 021 202 2860)	Full cover from Ireland and abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland and abroad
Physioline (laya number - 021 202 2862)	Full cover from Ireland and abroad
Fertility Benefit	
Infertility benefit	Up to €1,000 for benefits towards specific infertility treatment at approved centres, once per cycle, max 2 per lifetime
First Steps fertility package	No cover
Fertility Preservation	€1,000 per lifetime for egg freezing or €150 per lifetime for sperm freezing
Health Screening	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years
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)	50% refund of costs
Men's cancer screening (subject to annual out-patient excess)	50% refund of costs
Sports health screening	€200 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	50% refund for 1 visit every 2 years
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 5 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 (PLEASE NOTE for all benefits listed below, the maximum refund is €1,000 per member per contract year)
Increased allowance for everyday medical expenses	Not applicable
GP visits	50% 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)
Home testing kits	50% back up to €20
Prescription costs	No cover
Consultant visits	50% of costs
Hospital casualty charge	50% of costs up to €50 per visit
Radiologist fees (professional fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	50% of costs
Emergency dental	50% of costs
Optical	50% of costs
Hearing test	50% of costs
Physiotherapy	50% of costs
Travel vaccinations	50% of costs
Speech & language therapy	50% of costs
Adult counselling-Psychologists	50% of costs
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	50% of costs
Acupuncture	50% of costs
Osteopath	50% of costs
Chiropractor	50% of costs
Physical therapy	50% of costs
Reflexology	50% of costs
Homeopathy	50% of costs
Dietician	50% of costs
Occupational therapy	50% of costs

This table of benefits and the cover detailed within it is for your guidance and should be read subject to the rules of the scheme. To check that your hospital or Consultant is covered please visit your secure Member Area at [www.layahealthcare.ie/memberarea](http://www.layahealthcare.ie/memberarea) or call our Customer Care team on 1890 700 890.

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Benefit	Inspire
<b>Everyday Medical Expenses</b>	
Chiropractic/Podiatry	50% of costs
Home nursing following in-patient treatment	50% of costs
Hormone Replacement Therapy for Gender Dysphoria	50% of costs up to €300 per lifetime
Dean Clinic out-patient mental health consultations	50% of costs
Lois Bridges out-patient mental health consultations	50% of costs
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient cap)
Out-patient limit	€7,650