

Benefits		Laya Healthcare HealthManager Starter	Laya Healthcare HealthManager First
PUBLIC HOSPITAL COVER			
Day-case	Full cover	Full cover	
Semi-private	Full cover	Full cover	
Private	Full cover	Shortfall will apply - covered up to semi-private rate	
PRIVATE HOSPITAL COVER			
Day-case	Full cover in selected private hospitals	Full cover in selected private hospitals	
Semi-private	Full cover in selected private hospitals	Full cover in selected private hospitals	
Private	Full cover in selected private hospitals. (€105 shortfall in St.Vincent's Private, Whitfield & Hermitage Clinic & €189 shortfall in Galway Clinic)	Full cover in selected private hospitals. (€105 shortfall in St.Vincent's Private, Whitfield & Hermitage Clinic & €189 shortfall in Galway Clinic)	
Private hospital excess	€125 excess in St.Vincent's Private, Whitfield, Hermitage Clinic & Galway Clinic.	€125 excess in St.Vincent's Private, Whitfield, Hermitage Clinic & Galway Clinic.	
HI-TECH HOSPITAL COVER, BLACKROCK CLINIC, MATER PRIVATE & BEACON HOSPITAL			
Day-case	No cover	No cover	
Semi-private	No cover	No cover	
Private	No cover	No cover	
Certain cardiac procedures	Full cover in Mater Private & Beacon hospital	Full cover in Mater Private & Beacon hospital	
Hi-tech Hospital excess	Not Applicable	Not Applicable	
CONSULTANT FEES, PSYCHIATRIC & CONVALESCENCE CARE			
Consultant fees for treatment	Full cover	Full cover	
Psychiatric Hospitals	Full cover 100 days per annum	Full cover 100 days per annum	
Convalescence care	Up to €60 per day - 14 days	Up to €50 per day - 14 days	
OUT-PATIENT CANCER TREATMENT			
Breast prosthesis or hairpiece after cancer treatment	Full cover for both-not subject to out-patient excess	Full cover for both-not subject to out-patient excess	
Manual lymph drainage	Up to €500 not subject to out-patient excess	Up to €500 not subject to out-patient excess	
Accommodation benefit if a patient travels for out-patient treatments	Up to €100 per night. No limit	Up to €100 per night. No limit	
TREATMENT OVERSEAS			
Emergency hospital admissions while abroad	No cover	No cover	
Treatment not available in Ireland	Full cover in the EU	Full cover in the EU	
Medical Tourism - If you choose to have your treatment in another country	Full cover up to the amount payable in Ireland	Full cover up to the amount payable in Ireland	
MATERNITY BENEFIT			
Public/Private/Home Birth	Up to €3,200 towards costs	Up to €3,051 towards costs	
Out-patient consultations	Full refund up to €250 per year	Full refund up to €250 per year	
Post natal home nursing if Hospital stay less than 3 nights	Up to €900 for 2 nights	Up to €900 for 2 nights	
Pre & Post natal package of benefits	Up to €200 combined receipts for a range of benefits including, baby massage classes,breastfeeding consultations, midwifery service,maternity bra, GP,complementary therapies,chiropody, physiotherapy, nutritionist, counselling services, Dental & Optical.	Up to €200 combined receipts for a range of benefits including, baby massage classes,breastfeeding consultations, midwifery service,maternity bra, GP,complementary therapies,chiropody, physiotherapy, nutritionist, counselling services, Dental & Optical.	

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INFERTILITY BENEFIT			
Benefit towards specific infertility treatments at approved centres	No cover	No cover	
CHILD HEALTH CARE BENEFITS			
Home nursing for children (following a hospital stay)	50% of costs up to €2,800 per year	50% of costs up to €2,800 per year	
Child counselling	50% of costs-8 visits & 1 assessment up to €60	50% of costs-8 visits & 1 assessment up to €60	
Parent accompanying child	No cover	No cover	
Out-patient costs for a child who has been in Hospital for treatment for more than 3 days	Full refund up to €250 for GP's consultants, physiotherapy, radiology, pathology, child counselling, speech & language therapy, dietician & occupational therapy.	Full refund up to €250 for GP's consultants, physiotherapy, radiology, pathology, child counselling, speech & language therapy, dietician & occupational therapy.	
EMPLOYEE SUPPORT SERVICES			
Employee Assistance Programme	No cover	No cover	
Face to face counselling sessions	No cover	No cover	
NURSELINE			
24 Hour Nurseline	Full cover	Full cover	
GP HEALTHLINE			
Confidential GP Telephone Line	No cover	No cover	
HEALTH SCREENING			
HeartBeat cardiac screening	Full cover for 1 screen every 2 years	Full cover for 1 screen every 2 years	
Bone Density/Dexa Scan	Full cover in 6 centres	Full cover in 6 centres	
Mammogram	Full cover in 3 centres	Full cover in 3 centres	
Women's cancer screening	50% refund of costs	50% refund of costs	
Men's cancer screening	50% refund of costs	50% refund of costs	
Sports health screening	50% refund every 2 years	50% refund every 2 years	
Executive health check	50% refund every 2 years	50% refund every 2 years	
OUT-PATIENT COVER			
Yearly out-patient excess	€1	€1	
Home nursing following in-patient treatment	50% of costs up to €1,400 per year	50% of costs up to €1,000 per year	
Emergency dental	50% of costs up to €510 per accident	50% of costs up to €400 per accident	
GP visit	50% of costs	50% of costs	
Physiotherapy	50% of costs - 25 visits	50% of costs - 25 visits	
Consultants	50% of costs	50% of costs	
Casualty	50% of costs up to €50 per visit	50% of costs up to €50 per visit	
Acupuncture	50% of costs - 12 visits	50% of costs - 12 visits	
Osteopath	50% of costs - 12 visits	50% of costs - 12 visits	
Chiropractor	50% of costs - 12 visits	50% of costs - 12 visits	
Physical therapy	50% of costs - 8 visits	50% of costs - 8 visits	
Reflexology	50% of costs - 8 visits	50% of costs - 8 visits	
Homeopathy	50% of costs - 12 visits	50% of costs - 12 visits	
Radiologist fees	50% of costs	50% of costs	
Pathologist fees	50% of costs	50% of costs	

This summary of benefits is for your guidance and should be read subject to the rules and table of benefits of the scheme.

Laya Healthcare Limited is regulated by the Central Bank of Ireland.

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Routine Dental	50% of costs up to €25 per year	50% of costs up to €25 per year
Optical	50% of costs up to €20 per year	50% of costs up to €20 per year
Clinical psychologist	No cover	No cover
Hearing test	No cover	No cover
Speech & language therapy	50% of costs-8 visits & 1 assessment up to €60	50% of costs-8 visits & 1 assessment up to €60
Chiropody/Podiatry	50% of costs - 5 visits	50% of costs - 5 visits
Occupational therapy	50% of costs-5 visits & 1 assessment up to €60	50% of costs-5 visits & 1 assessment up to €60
Dietician	50% of costs - 5 visits	50% of costs - 5 visits
Orthoptist	50% of costs - 8 visits	50% of costs - 8 visits
Travel vaccinations	No cover	No cover
Pathology diagnostic test	50% of costs	50% of costs
Radiology diagnostic test	50% of costs up to €500 per year	50% of costs up to €500 per year
Voice Coaching	No cover	No cover

Annual Subscriptions		
Adult (18 & over)	€1,104.54	€929.88
1st Child	€370.71	€317.52
2nd Child	€370.71	€317.52
1st Student	€370.71	€317.52
Family - 2 adults and 2 children	€2,950.50	€2,494.80

This information has been gathered from the Health Insurance Authority and the membership handbooks of our competitor plans and is valid on 01/01/2013. All prices are correct at time of print on 28/01/2013 and are net of tax relief at source at the applicable rate.