



Health Sense Suite

Brochure

laya  
healthcare 

looking after you always

## Welcome to Laya Healthcare

In 2015 laya healthcare proudly became part of AIG, one of the strongest insurance organisations in the world with over 90 million customers in 100 countries and jurisdictions.

The affordable and innovative insurance solutions that laya healthcare provides to our members, along with our dedicated and experienced team who are obsessed with providing excellent customer service, proved a key attraction for AIG.

With AIG's financial backing, global expertise and long term commitment to Ireland, we expect to go from strength to strength, widening our offering and bringing value and innovation to Ireland's insurance market. We will continue to work closely with our members to educate and empower them in their lives, protecting their long term health and wellbeing for years to come.

Our valued members can rest assured that laya healthcare will continue to operate in Dublin and Cork, providing the same excellent service for which we are known while fulfilling our promise of Looking After You Always.

This short booklet contains detailed information about our 'CompanyCare' schemes and the great benefits and special offers you will be entitled to as a **laya healthcare** member. Please feel free to record your membership number and renewal date in the box below as these will come in handy when you contact us.

Membership number:

Renewal date:

Below is a list of some important contact details which you may need as a member of Laya Healthcare:

Laya Healthcare Customer Care: 1890 700 890 or 021 202 2000 Email: [info@layahealthcare.ie](mailto:info@layahealthcare.ie)  
Website: [www.layahealthcare.ie](http://www.layahealthcare.ie) - frequently asked questions section available online

GPline: 1890 907 647

Nurseline: 1850 923 500

Consultant Connections: 1890 700 890

24hr overseas assistance: +353 21 422 2204

Your GP contact details:

Local hospital contact details:

Other useful contacts:

## Laya Healthcare Why we are the the right choice for you

- The best value health insurance in the market.
- Outstanding benefits on all schemes.
- Excellent customer service.
- Immediate cover for an accident or injury and for out-patient costs incurred after joining.
- People on the same policy can have different levels of cover allowing flexibility in the level of cover you choose.
- Fantastic member offers and discounts.

For information  
on Lifetime  
Community Rating  
see page 11 or visit  
[www.lcr.ie](http://www.lcr.ie)

## What are the benefits of private health insurance?

- Access to a wider choice of hospitals and doctors.
- Prompt care and attention.
- Access to the comfort and security of private medical facilities.
- More control over where and when you receive treatment.
- Allows you to focus on getting better knowing that the financial burden of staying in hospital and getting treatment is being taken care of.
- Peace of mind.

## About our 'Health Sense' schemes

- The 'Health Sense' scheme gives you access to public and private hospitals, out-patient and maternity cover, as well as access to day-case treatment and out-patient surgery in the three Hi-tech hospitals.

On the Health Sense scheme you also get access to a 24 hour GPline, Nurseline and much more...

It's easy to  
switch to laya  
healthcare.  
Simply visit  
[www.layahealthcare.ie](http://www.layahealthcare.ie)  
for a great value  
quote.



Laya Healthcare

Always there for you...

## Going into hospital

Accommodation in Hospital	Health Sense
Public Hospitals	Private room
Private hospitals	Semi-private room
Day-case and out-patient surgical in the Blackrock Clinic, Mater Private hospital and Beacon Hospital	Full cover
Certain heart surgeries in Hi-tech hospitals*	Full cover
Consultant costs in hospital	Full cover
Convalescence for up to 14 days	€55 per day
In-patient psychiatric cover	Max 100 days per calendar year (subject to certain criteria)

- Health Sense scheme members have cover for a private room in the Mater Private Cork
- Cover detailed above applies to **laya healthcare** participating hospitals and Consultants. To check that your hospital or Consultant is covered, please visit our website [www.layahealthcare.com](http://www.layahealthcare.com) (Please note: 99% of Consultants are covered).
- \* Hi-tech hospitals include - the Mater Private hospital, the Beacon hospital and the Blackrock Clinic
- A €200 excess will apply to Hi-tech hospitals.

### Our schemes are the best value in the market

We have a range of schemes to suit everyone, so if you are not already a member, or would like to discuss changing your cover with us, simply log on to [www.layahealthcare.ie](http://www.layahealthcare.ie) for a great value quote.

## When you are having a baby

### Only the best for your bundle of joy

When your baby is born be sure to add them to your policy within 13 weeks of their birth and we will be delighted to include your baby on your scheme free of charge from their date of birth until your next renewal date with us.

Your maternity benefits	Health Sense
We will pay towards the following: Up to three nights hospital accommodation* or a homebirth**	€3,500
We will pay <b>laya healthcare</b> participating Consultant fees up to (including an epidural):	€774
You can claim for your out-patient consultation visits, for each pregnancy (these are subject to the out-patient excess) up to:	€400

- \*for **laya healthcare** participating hospital charges
- \*\*with your GP or consultant approval (on receipt of invoices and a signed claim form from a midwife registered with An Bord Altranais/GP)

Benefits for you and your baby



## Child Home Nursing

We will pay towards the cost of child home nursing care, following 5 consecutive days of in-patient treatment, up to a maximum of €2,800 per year. Subject to Consultant referral.

## For that extra peace of mind when you're abroad

**Laya Healthcare offers a range of benefits for emergency hospital treatment while you are abroad, on the Health Sense scheme.**

- Full cover for emergency hospital admissions while abroad, up to a maximum of €100,000 per episode.
- Access to a 24-hour emergency helpline. Simply call +353 21 422 2204. This number is printed on your membership card. **All expenses must be preauthorised by our approved agent.**
- Up to €2 million towards the cost of transport abroad or back to Ireland if appropriate treatment isn't available locally and up to €1,000 towards the costs of bringing back a travelling companion.
- Visit [www.layatravelinsurance.ie](http://www.layatravelinsurance.ie) for great value travel insurance.
- Also, as an Irish resident you are entitled to get healthcare through the public system in countries of the European Union. Find out more about the European Health Insurance Card at [www.ehic.ie](http://www.ehic.ie)

Don't forget to bring your membership card with you when you travel abroad!

## Employee Assistance Programme (EAP)

This service provides independent legal, financial and consumer advice. Members can avail of a counsellor service 24 hours a day, 365 days a year (work and personal issues) as well as 5 face-to-face counselling sessions on your chosen scheme. Please call **1890 700 890** for further details.

## Cancer care support

As well as cover in hospital, we offer a range of extra benefits for cancer treatment.

- These benefits are not subject to an excess:**
- Up to €500 towards manual lymph drainage
  - Up to €100 per night towards the cost of overnight accommodation (e.g. B&B, hotel, etc) if you have to travel over 40 miles for out-patient treatment
  - Full cover for a hairpiece following cancer treatment
  - Full cover for one breast prosthesis following in-patient treatment, (for details in the benefit of subsequent prosthesis please call us on 1890 700 890)

In addition to the above, we also offer **full cover for colon cancer screening** at all participating hospitals around the country (depending on certain medical conditions or clinical indications). An excess may apply to this benefit. Please check with us prior to having your screening.

Difficulty calculating your out-patient claim - see page 15.



## Everyday medical expenses

Your everyday medical expenses are also known as out-patient expenses.

These include such things as your GP, Consultant and physiotherapist's fees. The main treatments we cover and the amounts you can claim are outlined below. Please note, you must reach your out-patient excess before you can claim. Please note, the table below shows the out-patient excess that applies to your scheme which you must reach before you can claim.

To get a full list of the out-patient treatments that are covered or to get a claim form, please visit [www.layahealthcare.ie](http://www.layahealthcare.ie).

Details of out-patient excesses are listed below.

Laya healthcare annual out-patient excess	Health Sense Excess
Yearly excess per member	€220
Yearly excess per member with dependants	€440

If you have a lot of everyday medical expenses, please contact us about some of our other schemes which offer 50% back on the everyday medical expenses.

### Some discounts and special offers for our members

As a laya healthcare member, you can enjoy some excellent discounts and special offers:



### Paying your subscriptions?

Laya Healthcare contracts are annual and subscriptions are payable either annually, quarterly\* or monthly\* by direct debit from a bank or you can pay subscriptions with a MasterCard, Visa or Laser card.

Please complete the direct debit, laser or credit card authorisation on the application form or you can call us on 1890 700 890 and give your details over the phone. You can also join online at [www.layahealthcare.ie](http://www.layahealthcare.ie)

\*A credit charge applies if paying by instalments.

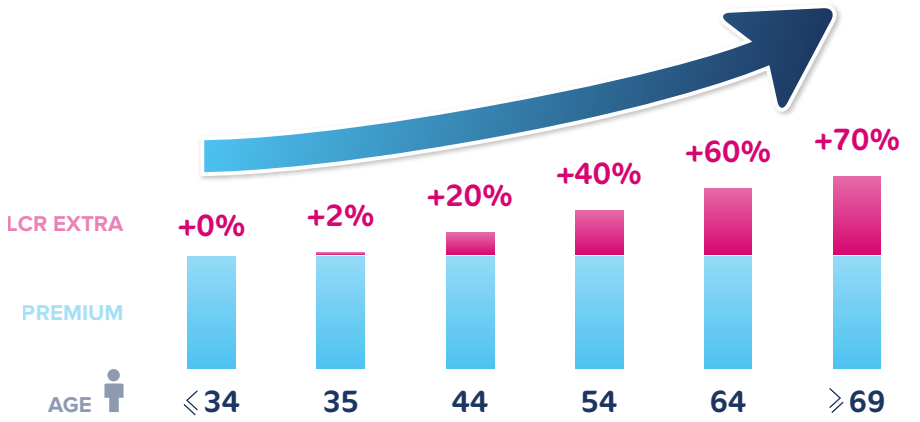
...and much more  
Please visit [www.layahealthcare.ie](http://www.layahealthcare.ie) for more information on these special offers.

Travel Insurance is provided by Ace European Group. Offers in relation to teeth whitening and laser eye surgery are between the provider and you. While laya healthcare aims to provide excellent offers and discounts, we have no liability to the service provided.

### What is Lifetime Community Rating (LCR)?

Under Lifetime Community Rating, the cost of your policy depends on how old you are when you take out private health insurance. Put simply, with LCR if you are over 34 years after 30th April 2015, when you take out health insurance, you may have to pay extra for your cover.

Customers aged over 34 pay an extra 2% loading per year, rising with age, in addition to their normal health insurance premium on joining the market. That means that if you take out your first health insurance policy when you are 40, you'll be looking at a 12% loading. This loading is applied to your premium for as long as you hold your health insurance.



### How will LCR affect you?

**Laya healthcare members:**  
As you already have private medical insurance you do not need to worry about LCR, your premium will not be affected by this.

**Under 35 years:**  
If you take out cover before you are 35, no additional loading will apply to your premium.

**Currently don't hold private health insurance:**  
After 30th April 2015 if you are over 34 when you take out a policy, then your premium will be affected with an additional loading, as explained above. However if you previously had health insurance in the past and let it lapse, this will be taken into account if you take out a new policy. You will receive credits for the years you had insurance.

**Returning to Ireland after living abroad:**  
If you live overseas on or after the 1st May 2015 and return to live in Ireland you will be given a 9 month grace period in which you can arrange health insurance without your age being taken into account. In other words, over 34's won't be liable for any loading as long as they put insurance in place within those 9 months.

For more information visit [www.lcr.ie](http://www.lcr.ie) or call us on 1890 700 890.

Laya Healthcare

Always giving you more...

Consultant  
Connections:  
unique to  
Laya Healthcare,  
call us on  
1890 700 890  
for further  
information.



## More reasons why its great to be a Laya Healthcare member

We are always listening to our members and constantly improving our benefits in response to their needs. Below are some further reasons why it is great to be a laya healthcare member.

### Scans

Did you know we fully cover the cost of the following scans at **laya healthcare** approved centres which we pay directly:

MRI scans; Mammograms; CT scans.  
DEXA scans; PET scans; and

Approved centres can change from time to time so check the list of centres online at [www.layahealthcare.ie/scans](http://www.layahealthcare.ie/scans).

### Consultant Connections

Through our Consultant Connections service **laya healthcare** members with serious illness have access to expert medical opinions from leading specialists around the world. **Laya healthcare** is the only Irish health insurer to offer a service of this nature.

### Medical Tourism

If you are covered for a medically necessary surgical procedure in Ireland, but for whatever reason want to have it carried out somewhere else in the EU, then our Medical Tourism benefit will help you do this. For more information please call us on **1890 700 890**.

### Confidential Nurseline

**Laya healthcare** members can avail of a 24 hour confidential Nurseline on all schemes, offering advice and assurance to members, day or night. Members can use this service by calling the Nurseline on **1850 923 500**.

### GPIline - 1890 907 647

All members also have access to our free and confidential GP telephone consultation service. This service provides advice and, where appropriate, diagnosis about your health concern.

Employee  
Assistance  
Programme (EAP)  
- Call us on  
**1890 700 890**  
for further  
information.

Additional Benefits

## Our 'HeartBeat' screen

You never know what life has in store for you. It can change in a heartbeat. Statistics show that 2 people are lost to Sudden Adult Death Syndrome (SADS) in Ireland every week. With this in mind when you join **laya healthcare** or from your renewal\*, you can avail of our 'HeartBeat' screening benefit. 'HeartBeat' screens for the detection of underlying conditions that may lead to or cause Sudden Adult Death Syndrome. Having a cardiac screen can help identify many cardiac abnormalities and in turn may save your life. To learn more go to [www.layahealthcare.ie](http://www.layahealthcare.ie)



## When you are going into hospital

### Please remember to:

- Always contact us on **1890 700 890** before you go into hospital to confirm your level of cover.
- Always bring your membership card with you when you are being admitted into hospital.
- This will ensure that everything is taken care of as quickly as possible for you, allowing you peace of mind and time to focus on getting better.

### Some handy definitions

- Day-case means when you receive treatment using a bed and do not stay overnight; or if you receive treatment in an out-patient surgery facility.
- Semi-private means when you receive treatment and stay overnight in a ward with 2-5 beds.
- Private means when you receive treatment and stay overnight in a private room.

## When you want to make a claim

### Making a claim is easy, simply:

- visit [www.layahealthcare.ie](http://www.layahealthcare.ie) for a full list of out-patient benefits on your scheme, for information about making a claim and to download a claim form.

### In hospital

For in-patient or day-case treatment:

- Simply fill in the relevant section of the claim form which the hospital will provide and carefully read and sign it before you are discharged;
- the hospital will send the completed claim form to us and we will deal directly with them to process your claim; and
- we will then contact you to let you know we have assessed your claim.

### Claiming back your everyday medical expenses

- Keep all your original medical receipts during the year;
- at your renewal, complete and sign an out-patient claim form; and
- then send the completed claim form with original receipts attached to laya healthcare, PO Box 12679, Dublin 15.



## What is an excess?

In order to keep your subscriptions down to a minimum, some of our schemes include an excess, which vary depending on the scheme you have chosen, the treatment you are claiming for and the hospital or centre that you receive the treatment in.

We know excesses can be a bit confusing so to try and make this a little easier for you, please see some explanations overleaf. If you still have questions about this, please feel free to contact our Customer Care team who will be happy to go through any further questions that you may have.

### In-patient excesses

You may have to pay an excess (the first €50, €125 or €200) towards your claim depending on the private hospital that you are being treated in. Please call us on **1890 700 890** for further details on this and how they may apply to you. Please note, an excess does not apply for in-patient treatment in public hospitals.



*More questions on excesses? See page 7.*

### Out-patient excesses

Out-patient expenses are the daily medical costs you pay yourself, for example Consultant visits and physiotherapy fees. In order to claim for these expenses you must first reach your out-patient excess, which will differ depending on your scheme. Please see 2 examples below.

**Example 1. Out-patient claim for a Health Sense member with dependants**

Treatment	Number of visits	Cost per visit	Cost to member for treatments	Amount you can claim per visit	Total amount allowed
GP	10	€50	10x€50 = €500	€20	10x€20 = €200
Consultant	2	€70	2x€70 = €140	€51	2x€51 = €102
Physiotherapy	6	€35	6x€35 = €210	€20	6x€20 = €120
Acupuncture	4	€40	4x€40 = €160	€20	4x€20 = €80
Total allowed amount					€502
Excess (per member with dependants)					€440
<b>Benefit paid to member after excess is applied</b>					<b>€62</b>

**Example 2. Out-patient claim for a Health Sense member with dependants**

Treatment	Number of visits	Cost per visit	Cost to member for treatments	Amount you can claim per visit	Total amount allowed
GP	8	€50	8x€50 = €400	€20	8x€20 = €160
Consultant	1	€70	1x€70 = €70	€51	1x€51 = €51
Physiotherapy	4	€35	4x€35 = €140	€20	4x€20 = €80
Acupuncture	3	€40	3x€40 = €120	€20	3x€20 = €60
Total allowed amount					€351
Excess (per member with dependants)					€440
<b>Benefit paid to member after excess is applied</b>					<b>€0</b>
<b>There is no benefit payable in this instance as the member with dependants has not reached their excess.</b>					

Want to avoid paying an out-patient excess? Call us now for details of our schemes that have no out-patient excess applied to claims.

## Questions about waiting periods?

A waiting period is the length of time that you need to have health insurance before availing of cover.

There are a number of situations where different waiting periods may apply to your cover. Please see the following explanations on waiting periods and how they may effect you.

If you have switched to **laya healthcare** from another health insurer and have served all your waiting periods with them, then there is no break in cover when you transfer to us. If you still have some waiting periods remaining when you switch to **laya healthcare**, you will only have to serve whatever is remaining, as we fully recognise the length of time you've spent with your previous insurer.

### Waiting periods that will apply:

The following waiting periods will apply if you are aged:	Under 55 years	55-59 years	60-64 years	Over 65 years
how long before you can make a claim for accident or injury?	Immediately for all age groups			
how long before you can make a claim for any new disease, illness or injury which began or the symptoms of which began after membership started?	26 weeks for all age groups			
how long before you can claim for any disease, illness or injury which began or the symptoms of which began before membership started?	5 years for all age groups			
how long before you can claim benefit for maternity cover?	1 year	Not Applicable		
<b>In addition, if you're upgrading your level of cover/benefits the following waiting periods will apply regardless of how long you have been insured:</b>				
you have health insurance and want to get a higher level of cover/benefits, how long before you can avail of the better cover/benefits for any disease, illness or injury which began or the symptoms of which began before you upgraded?	2 years for all age groups			
you are already pregnant and you wish to improve your cover/benefits, how long before you can avail of the better cover/benefits?	1 year	Not Applicable		



*"It has been more than 13 weeks since I last had private health insurance with an Irish health insurer."*

*"I am taking out health insurance for the first time."*

*"I am switching from another Irish private health insurer to a comparable level of cover."*



## What hospitals are covered under the Health Sense scheme?

This list shows the hospitals where we provide cover under our Health Sense scheme. It also shows the type of accommodation, day-case, semi-private or private, that is covered at each hospital.

**Day-case** means when you receive treatment using a bed and do not stay overnight; or if you receive treatment in an out-patient surgery facility.

**Semi-private** means when you receive treatment and stay overnight in a ward with 2-5 beds.

**Private means** when you receive treatment and stay overnight in a private room.

### Blackrock Clinic, Galway Clinic, The Beacon hospital and Mater Private hospital

Hospital charges for certain types of essential heart surgery are covered in full at all these hospitals.

Blackrock Clinic, the Beacon hospital and Mater Private hospital Hospital charges for day-case treatment and out-patient surgery at these hospitals are covered in full under the Health Sense scheme, less an excess of €200 per claim. If we have waived the excess it will be shown on your membership card and certificate.

### Note

Cahercalla, St Francis, Kingsbridge Private Hospital Sligo, Cork Clinic - **laya healthcare** cover only certain surgical procedures and treatments at these hospitals, please ask for details.

### Other hospitals

Hospital charges for treatment are covered in full at the following list of hospitals for each of the schemes.

Please note that Health Sense members will have to pay the first €50, €125 or €200, of the claim, depending on the hospital you have chosen. These excesses are listed below.

For the amount of any shortfall you will have to pay for hospital charges for treatment which is not shown as fully covered please see our rules, which are available on request.

# Hospital List, with private hospital excess

(Private hospitals are in **bold**).

Hospital/County	Accommodation	Health Sense	Private Hospital Excess
<b>CAVAN</b>			
Cavan General hospital	Semi-private/day-case Private	Yes Yes	
<b>CLARE</b>			
<b>Cahercalla hospital (this hospital has day-case facilities only)</b>	Day-case	<b>Yes</b>	<b>€50</b>
Mid Western Regional hospital, Ennis	Semi-private Private	Yes Yes	
Bushypark Treatment Centre	Semi-private	Yes	
<b>CORK</b>			
Bantry General hospital	Semi-private/day-case Private	Yes	
<b>Bon Secours hospital</b>	Semi-private/day-case Private	Yes —	<b>€125</b>
Cork University hospital	Semi-private/day-case Private	Yes Yes	
Cork University Maternity Hospital	Semi-private/day-case Private	Yes Yes	
Cuan Mhuire, Farnanes	Semi-private/day-case Private	Yes Yes	
Mallow General hospital	Semi-private/day-case Private	Yes Yes	
Marymount Hospice	Semi-private/day-case Private	Yes Yes	
<b>Mater Private Cork</b>	Semi-private/day-case Private	Yes Yes	<b>€125</b>
Mercy University hospital	Semi-private/day-case Private	Yes Yes	
South Infirmar/Victoria hospital	Semi-private/day-case Private	Yes Yes	
St. Mary's Orthopaedic hospital	Semi-private/day-case Private	Yes Yes	
Tabor Lodge	Semi-private/day-case Private	Yes Yes	
<b>DONEGAL</b>			
Letterkenny General hospital	Semi-private/day-case Private	Yes Yes	
White Oaks Treatment Centre	Semi-private	Yes	

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

Hospital/County	Accommodation	Health Sense	Private Hospital Excess
<b>DUBLIN</b>			
Adelaide & Meath hospital incorporating The National Children's hospital, Tallaght	Semi-private/day-case Private	Yes Yes	
Beaumont hospital	Semi-private/day-case Private	Yes Yes	
<b>Bon Secours hospital, Glasnevin</b>	Semi-private/day-case Private	Yes —	<b>€125</b>
Cappagh National Orthopaedic hospital	Semi-private/day-case Private	Yes Yes	
Children's University hospital, Temple street	Semi-private/day-case Private	Yes Yes	
Coombe Women's hospital	Semi-private/day-case Private	Yes Yes	
Highfield hospital, Dublin 9	Semi-private/day-case Private	Yes Yes	
<b>Hermitage Clinic, Lucan</b>	Semi-private/day-case Private	Yes —	<b>€125</b>
Incorporated Orthopaedic hospital, Clontarf	Semi-private/day-case Private	Yes Yes	
Connolly Hospital, Blanchardstown	Semi-private/day-case Private	Yes Yes	
Lois Bridges Treatment Centre	Semi-private Private	Yes Yes	
Mater Misericordiae hospital	Semi-private/day-case Private	Yes Yes	
National Maternity hospital, Holles Street	Semi-private/day-case Private	Yes Yes	
<b>National MS Centre, Rathgar (this hospital has private rooms only)</b>	Private	Yes	<b>€50</b>
Our Lady's Hospice Harold's Cross	Semi-private/day-case Private	Yes Yes	
Our Lady's hospital for sick children, Crumlin	Semi-private/day-case Private	Yes Yes	
<b>Park West Clinic, Dublin 12 (day-case facilities only)</b>	Day-case	yes	<b>€50</b>
Peamount hospital	Semi-private/day-case Private	Yes Yes	
Rotunda hospital	Semi-private/day-case Private	Yes Yes	
Royal Victoria Eye & Ear hospital	Semi-private/day-case Private	Yes Yes	
Rutland Centre	Semi-private	Yes	
<b>Sports Surgery Clinic, Santry</b>	Semi-private/day-case Private	Yes —	<b>€125</b>
St. Columcille's, Loughlinstown	Semi-private/day-case Private	Yes Yes	

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

Hospital/County	Accommodation	Health Sense	Private Hospital Excess
Stanhope Centre, Grangegorman (Out-patient only)	Out-patient	Yes	
St. James' hospital	Semi-private/day-case Private	Yes Yes	
St Joseph's hospital Raheny	Semi-private/day-case Private	Yes Yes	
St. Joseph's Rehabilitation Centre, Harolds Cross	Semi-private/day-case Private	Yes Yes	
St Luke's hospital, Rathgar	Semi-private/day-case Private	Yes Yes	
St. Michael's, Dun Laoghaire	Semi-private/day-case Private	Yes Yes	
St. Vincent's hospital Fairview	Semi-private/day-case Private	Yes Yes	
<b>St. Vincent's Private hospital</b>	Semi-private/day-case Private	Yes —	€125
St. Vincent's University hospital	Semi-private/day-case Private	Yes Yes	
<b>GALWAY</b>			
Bon Secours hospital	Semi-private/day-case Private	Yes —	€125
Cuan Mhuire, Coolarne	Semi-private/day-case Private	Yes Yes	
<b>Galway Clinic</b>	Semi-private/day-case Private	Yes —	€125
Merlin Park Regional hospital	Semi-private/day-case Private	Yes Yes	
Portiuncula hospital, Ballinasloe	Semi-private/day-case Private	Yes Yes	
University College hospital	Semi-private/day-case Private	Yes Yes	
<b>KERRY</b>			
<b>Bon Secours hospital, Tralee</b>	Semi-private/day-case Private	Yes —	€125
Kerry General hospital	Semi-private/day-case Private	Yes Yes	
Talbot Grove, Castleisland	Semi-private/day-case Private	Yes Yes	

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.





Hospital/County	Accommodation	Health Sense	Private Hospital Excess
<b>KILDARE</b>			
Cuan Mhuire, Athy	Semi-private/day-case Private	Yes Yes	
Clane General hospital	Semi-private/day-case Private	Yes —	€50
General hospital, Naas	Semi-private/day-case Private	Yes Yes	
<b>KILKENNY</b>			
Aislinn Treatment Centre	Semi-private	Yes	
Kilcreene hospital	Semi-private/day-case Private	Yes Yes	
Aut Even hospital	Semi-private/day-case Private	Yes —	€50
St Luke's General hospital	Semi-private/day-case Private	Yes Yes	
<b>LAOIS</b>			
Midland Regional hospital, Portlaoise	Semi-private/day-case Private	Yes Yes	
<b>LEITRIM</b>			
Our Lady's hospital Manorhamilton	Semi-private/day-case Private	Yes Yes	
<b>LIMERICK</b>			
Barrington's hospital	Semi-private/day-case Private	Yes Yes	€50
Cuan Mhuire , Bruree	Semi-private/day-case Private	Yes Yes	
Mid Western Orthopaedic hospital, Croom	Semi-private/day-case Private	Yes Yes	
Mid Western Regional hospital, Dooradoyle	Semi-private/day-case Private	Yes Yes	
Mid Western Regional Maternity hospital	Semi-private/day-case Private	Yes Yes	
Mid-Western Radiation Oncology Centre (this hospital is for out-patient treatment only)	Semi-private/day-case Private	Yes Yes	
Millford Hospice, Castletroy	Semi-private/day-case Private	Yes Yes	
St. John's Hospital	Semi-private/day-case Private	Yes Yes	
<b>LOUTH</b>			
Louth County hospital, Dundalk	Semi-private/day-case Private	Yes Yes	
Our Lady of Lourdes hospital, Drogheda	Semi-private/day-case Private	Yes Yes	

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

Hospital/County	Accommodation	Health Sense	Private Hospital Excess
<b>MAYO</b>			
Hope House, Foxford	Semi-private	Yes	
Mayo General hospital, Castlebar	Semi-private/day-case Private	Yes Yes	
<b>MEATH</b>			
Navan General hospital	Semi-private/day-case Private	Yes Yes	
<b>MONAGHAN</b>			
Monaghan General hospital	Semi-private/day-case Private	Yes Yes	
<b>OFFALY</b>			
Midland Regional hospital (Tullamore)	Semi-private/day-case Private	Yes Yes	
<b>ROSCOMMON</b>			
Roscommon County hospital	Semi-private/day-case Private	Yes Yes	
<b>SLIGO</b>			
Sligo General hospital	Semi-private/day-case Private	Yes Yes	
Kingsbridge Private Hospital Sligo	Semi-private/day-case Private	Yes —	€50
<b>TIPPERARY</b>			
Aiseiri Centre, Cahir	Semi-private/day-case Private	Yes Yes	
Nenagh General hospital	Semi-private/day-case Private	Yes Yes	
South Tipperary General hospital, Clonmel	Semi-private/day-case Private	Yes Yes	
<b>WATERFORD</b>			
Waterford Regional hospital	Semi-private/day-case Private	Yes Yes	
Whitfield Clinic†	Semi-private/day-case Private	Yes —	€125
<b>WEST MEATH</b>			
Midland Regional hospital (Mullingar)	Semi-private/day-case Private	Yes Yes	
St. Francis, Mullingar	Semi-private/day-case Private	Yes —	€50

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Hospital/County	Accommodation	Health Sense	Private Hospital Excess
<b>WEXFORD</b>			
Aiseiri Centre	Semi-private/day-case Private	Yes Yes	
Wexford General hospital	Semi-private/day-case Private	Yes Yes	
Ely hospital	Semi-private/day-case Private	Yes Yes	
<b>NORTHERN IRELAND*</b>			
Altnagelvin, Derry	Semi-private/day-case Private	Yes Yes	
The North West Independent hospital, Derry	Semi-private/day-case Private	Yes —	€125
The Ulster Independent Clinic, Belfast	Semi-private/day-case Private	Yes —	€125
Daisy Hill, Newry	Semi-private/day-case Private	Yes Yes	
Royal Victoria hospital, Belfast	Semi-private/day-case Private	Yes Yes	

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Private Psychiatric Hospitals/Facilities	Accommodation	Health Sense	Private Hospital Excess
<b>DUBLIN</b>			
Hampstead Clinic			
St. Patrick's & St. Edmundsbury Hospital			
St. John of God's			

No excess or shortfalls will apply for these private psychiatric hospitals/facilities.

All members of the Health Sense Suite schemes are eligible for benefit in the above Private Psychiatric Hospital/Facilities.







**BEST  
2015**



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At **laya healthcare**, we take particular pride in the quality and value of our schemes. Nowhere is this more important than in the benefits we have developed for our members.

Our benefits include:

- Excellent maternity cover
- Complementary medicines
- Competitive prices
- Hospital cover
- Online services
- Cardiac and cancer cover

In the interest of customer service, calls are recorded and monitored.

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

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