

Credit Union Suite

Brochure



laya
healthcare 

looking after you always



Welcome to Laya Healthcare

This short booklet contains detailed information about our 'Credit Union' 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

Website: www.layahealthcare.ie - frequently asked questions section available online

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

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 'Credit Union' schemes

Credit Union Starter and Credit Union Family members have access to excellent savings and discounts on shopping and travel as well as great value healthcare:

- access to public and private hospitals
- excellent maternity cover
- refunds on everyday medical costs such as GP and physiotherapy (50% back for Credit Union Family members)
- 24 hour Nurseline
- emergency cover when abroad

Countdown*

Credit Union members have access to savings and discounts on:

- travel & accommodation
- leisure & shopping
- motoring
- dining/home & family

For more details on this call
1890 929 960 or visit
www.countdown.ie/layahealthcare

* Members must be 18 years of age or over to avail of Countdown discounts and special offers.

Going into hospital

Scheme	Public Hospitals	Private Hospitals**	Cover for day-case and Out-patient surgical treatment in the Blackrock Clinic, Mater Private Hospital and Beacon Hospital
Credit Union Starter	Private room	Private room in select private hospitals*	Not covered
Credit Union Family	Private room	Semi-private room	Covered less €200 per claim

- *€105 shortfall in St. Vincent's Private, Whitfield and Hermitage Clinic and €189 shortfall in the Galway Clinic.
- *Hi-tech hospitals include - the Mater Private Hospital, the Beacon Hospital and the Blackrock Clinic
- Credit Union Starter schemes have cover for day-case and out-patient surgical procedures 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.ie (Please note: 99% of Consultants are covered).
- A €200 excess may apply to Hi-tech hospitals, depending on the scheme you have chosen.
- ** €50 or €125 excess per claim depending on private hospital

It's easy
to switch to
laya healthcare.
Simply visit
www.layahealthcare.ie
for a great value
quote.

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 call us on 1890 700 890 or log on to www.layahealthcare.ie for a great value quote.

Certain heart surgeries in Hi-tech hospitals*	Consultant costs in hospital	Convalescence for up to 14 days	In-patient psychiatric cover
Full cover in the Mater Private and the Beacon Hospital only	Full cover	€50 a day	Maximum 100 days per calendar year (subject to certain criteria)
Full cover	Full cover	€60 a day	Maximum 100 days per calendar year (subject to certain criteria)



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	We will pay towards the following:		We will pay laya healthcare participating Consultant fees up to (including an epidural):	You can claim for your out-patient consultation visits, for each pregnancy up to:	We will pay towards laya healthcare approved pre and post natal treatments (incurred 2 months before and 3 months after the birth of your child)
	Up to three nights hospital accommodation*	or a homebirth**			
Credit Union Starter	€3,500		€846.43	€400***	No cover
Credit Union Family	€3,500		€846.43	€400	€275

- * 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 Altranaís/GP) *** towards your out-patient excess.

Further benefits for your family

Child home nursing

We will pay towards the cost of child home nursing care, following 5 consecutive days of in-patient treatment:

- Credit Union Starter - up to €100 per day up to a maximum of €2,800 per year.
- Credit Union Family - 50% of costs up to €2,800 per year.

Travel and accommodation benefit

This is available for a parent accompanying a child during an in-patient stay up to a maximum of 14 nights on our Credit Union Family scheme up to €105 per night. This benefit is not available on Credit Union Starter.

Child healthcare benefit

Credit Union Family members can claim up to €250 for out-patient expenses such as GP, Consultant and physiotherapy bills, if your child is in hospital for more than three nights. This benefit is not available on Credit Union Starter.



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

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 our 'Credit Union' schemes:

- Full cover for emergency hospital admissions while abroad, up to a maximum of €70,000 on Credit Union Starter and €100,000 on Credit Union Family per episode.
- Access to a 24-hour emergency helpline. Simply call +353 21 422 2204. **All expenses must be preauthorised by our approved agent.** This number is printed on your membership card
- 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.layahealthcare.ie/travel 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

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.



Up to 50% back on out-patient 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 in your rules booklet. Please note, Credit Union Starter members must reach your out-patient excess before you can claim. 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.

Credit Union Starter members must reach an out-patient excess before a claim can be made against any out-patient expense. Please see the out-patient excess that must be reached below.

Having difficulty calculating your out-patient claim?
Please see page 14...

To ensure your treatment is being conducted by a **laya healthcare** participating GP/Consultant/therapist, please call us on 1890 700 890.

Credit Union
Family Members
can claim 50%
back against many
treatments.

Out-patient excess

Laya healthcare yearly out-patient excess on each scheme	Credit Union Starter	Credit Union Family
Yearly excess if you are on a policy by yourself	€220	€1
Yearly excess if you have dependants on your policy	€440	€1

Some discounts and special offers for our members

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



...and much more

Please visit www.layahealthcare.ie for more information on these special offers.

Travel Insurance is provided by Ace European Group.

Offers in relation to contact lenses, 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.

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

*A credit charge applies if paying by instalments.



We offer the
lowest cost scheme
on the market, log onto
www.layahealthcare.ie
for a quote



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;
DEXA scans;

Mammograms;
PET scans; and

CT scans.

Approved centres can change from time to time so check the list of centres online at www.layahealthcare.ie/scans.

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**.

Great discounts with Countdown

Not only are we giving you the best value health insurance in the market, with your Countdown discount card you can enjoy great savings on travel, dining, shopping and much more. We offer these discounts exclusively to our Credit Union scheme members. For more details on these discounts simply call **1890 929 960** or log onto www.countdown.ie/layahealthcare.

EU Treatment Guarantee

If you are waiting for more than three months for a surgical procedure covered under your scheme, **laya healthcare** will arrange the procedure for you. This could be in Ireland or in another EU country. Please ask us for details.

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**.

Student discount

Family members of or over 18 years but under 21 years and in full time education or on an apprenticeship will be charged the student rate as part of a family policy. To ensure that this discount is being applied to your policy please call us on **1890 700 890**.

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.

Our new '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** you can avail of our free '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/heartbeat.html

To confirm
your level of
cover please
call us...

*before you
go into
hospital*

When you are going into hospital

Please remember to:

- Always contact us on **1890 700 890** before you go into hospital to confirm your 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** 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 to us with original receipts attached.

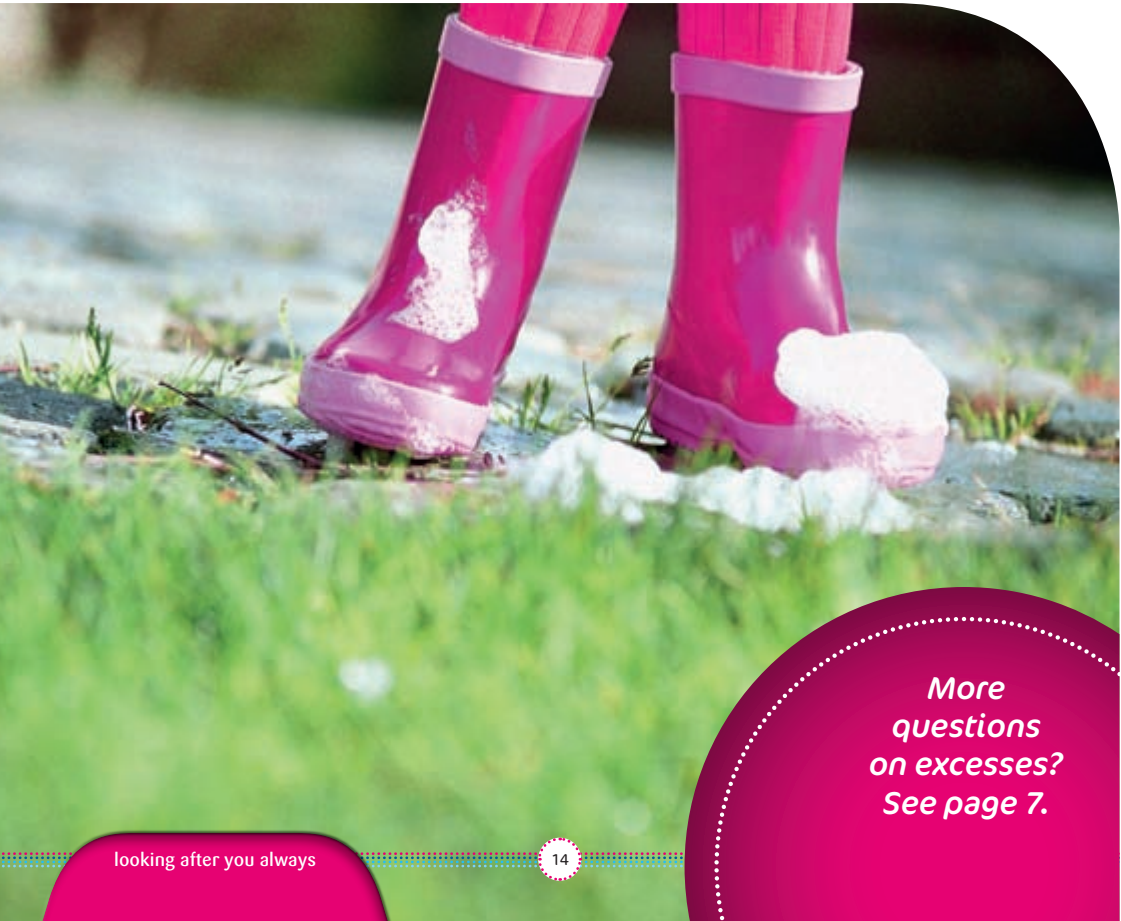
What is an excess?

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.

Credit Union Family

50% back on out-patient expenses with no excess to worry about - so you can claim from the word go! (Please note, we will deduct €1 per year from claims made under this benefit)

Example 1. Out-patient claim for an Credit Union Starter 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
Benefit paid to member after excess is applied					€62

Example 2. Out-patient claim for an Credit Union Starter 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
Benefit paid to member after excess is applied					€0

There is no benefit payable in this instance as the member with dependants has not reached their excess.

For further information on your scheme, please refer to your scheme rules and table of benefits. Alternatively visit www.layahealthcare.ie or email info@layahealthcare.ie.

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	52 weeks	52 weeks	104 weeks
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	7 years	10 years	10 years
how long before you can claim benefit for maternity cover?	1 year	Not Applicable		
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:				
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."





Laya Healthcare Hospitals

Hospitals covered on your scheme...

Laya Healthcare participating hospital list

This list shows the hospitals where we provide cover under our Credit Union Starter and Credit Union Family schemes. It also shows the type of accommodation, day-case, semi-private or private, that is covered at each hospital.

Blackrock Clinic, Galway Clinic, Mater Private and Beacon Hospital

Hospital charges for certain types of essential heart surgery are covered in full at all these hospitals. (Please note that the Credit Union Starter Scheme covers the Mater Private hospital and the Beacon hospital only)

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 Credit Union Family scheme only, less an excess of €200 per claim.

Note

Cahercalla, St Francis, St Joseph's Garden Hill, Park West Clinic and the 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 hospitals for each of the schemes.

Please note that if you have cover under the Credit Union Starter scheme you will have to pay the first €50 or €125 of the claim depending on the hospital you choose and on the Credit Union Family scheme the first €50, €125 or €200.

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	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
CAVAN				
Cavan General Hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
CLARE				
Cahercalla hospital (this hospital has day-case facilities only)	Day-case	Yes	Yes	€50
Mid Western Regional hospital, Ennis	Semi-private Private	Yes Yes	Yes Yes	
Bushypark Treatment Centre	Semi-private	Yes	Yes	
CORK				
Bantry General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Bon Secours hospital	Semi-private/day-case Private	— —	Yes —	€125
Cork Clinic	Limited out-patient surgical	Yes	Yes	
Cork University hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Cork University Maternity Hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Cuan Mhuire, Farnanes	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mallow General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Marymount Hospice	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mater Private Cork	Semi-private/day-case Private	Day-case Only	Yes Yes	€125
Mercy University hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
South Infirmary/Victoria hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. Mary's Orthopaedic hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Tabor Lodge	Semi-private	Yes	Yes	

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

Hospital	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
DONEGAL				
Letterkenny General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
White Oaks Treatment Centre	Semi-private	Yes	Yes	
DUBLIN				
Adelaide & Meath hospital incorporating The National Children's hospital, Tallaght	Semi-private/day-case Private	Yes Yes	Yes Yes	
Beaumont hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Bon Secours hospital, Glasnevin	Semi-private/day-case Private	— —	Yes —	€125
Cappagh National Orthopaedic hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Children's University hospital, Temple street	Semi-private/day-case Private	Yes Yes	Yes Yes	
Coombe Women's hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Hermitage Clinic, Lucan	Semi-private/day-case Private	Yes —	Yes —	€125
Highfield hospital, Dublin 9	Semi-private/day-case Private	Yes Yes	Yes Yes	
Incorporated Orthopaedic hospital, Clontarf	Semi-private/day-case Private	Yes Yes	Yes Yes	
James Connolly, Blanchardstown	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mater Misericordia hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mount Carmel hospital	Semi-private/day-case Private	— —	Yes —	€125
National Maternity hospital, Holles Street	Semi-private/day-case Private	Yes Yes	Yes Yes	
National MS Centre, Rathgar (this hospital has private rooms only)	Private	yes	yes	€50
Our Lady's Hospice Harold's Cross	Semi-private/day-case Private	Yes Yes	Yes Yes	
Our Lady's hospital for sick children, Crumlin	Semi-private/day-case Private	Yes Yes	Yes Yes	
Park West Clinic, Dublin 12	Day-case	Yes	Yes	€50
Peamount hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	

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

Hospital	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
Rotunda hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Royal Victoria Eye & Ear hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Rutland Centre	Semi-private	Yes	Yes	
Sports Surgery Clinic, Santry	Semi-private/day-case Private	— —	Yes —	€125
Stanhope Centre, Grangegorman (Out-patient only)	Out-patient	Yes	Yes	
St. Columcille's, Loughlinstown	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. James' hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
St Joseph's hospital Raheny	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. Joseph's Rehabilitation Centre, Harolds Cross	Semi-private/day-case Private	Yes Yes	Yes Yes	
St Luke's hospital, Rathgar	Semi-private/day-case Private	Yes Yes	Yes Yes	
St Michael's, Dun Laoghaire	Semi-private/day-case Private	Yes Yes	Yes Yes	
St Vincent's hospital, Fairview	Semi-private/day-case Private	Yes Yes	Yes Yes	
St Vincent's Private hospital	Semi-private/day-case Private	Yes —	Yes —	€125
St Vincent's University hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
GALWAY				
Bon Secours hospital	Semi-private/day-case Private	— —	Yes —	€125
Cuan Mhuire, Coolarne	Semi-private/day-case Private	Yes Yes	Yes Yes	
Galway Clinic	Semi-private/day-case Private	Yes —	Yes —	€125
Merlin Park Regional hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Portiuncula hospital, Ballinasloe	Semi-private/day-case Private	Yes Yes	Yes Yes	
University College hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
KERRY				
Bon Secours hospital, Tralee	Semi-private/day-case Private	— —	Yes —	€125

Hospital	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
Kerry General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Talbot Grove, Castleisland	Semi-private/day-case Private	Yes Yes	Yes Yes	
KILDARE				
Cuan Mhuire, Athy	Semi-private/day-case Private	Yes Yes	Yes Yes	
Clane General hospital	Semi-private/day-case Private	Yes Yes	Yes —	€50
General hospital, Naas	Semi-private/day-case Private	Yes Yes	Yes Yes	
KILKENNY				
Aislinn Treatment Centre	Semi-private	Yes	Yes	
Kilcreene hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Aut Even hospital	Semi-private/day-case Private	Yes Yes	Yes —	€50
St Luke's General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
LAOIS				
Midland Regional hospital, Portlaoise	Semi-private/day-case Private	Yes Yes	Yes Yes	
LEITRIM				
Our Lady's hospital Manorhamilton	Semi-private/day-case Private	Yes Yes	Yes Yes	
LIMERICK				
Barrington's hospital	Semi-private/day-case Private	Yes Yes	Yes —	€50
Cuan Mhuire, Bruree	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mid Western Orthopaedic hospital, Croom	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mid Western Regional hospital, Dooradoyle	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mid Western Regional Maternity hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Mid-Western Radiation Oncology Centre (this hospital is for out-patient treatment only)	Out-patient	Yes	Yes	
Millford Hospice, Castletroy	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. John's hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	

Hospital	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
LOUTH				
Louth County hospital, Dundalk	Semi-private/day-case Private	Yes Yes	Yes Yes	
Our Lady of Lourdes hospital, Drogheda	Semi-private/day-case Private	Yes Yes	Yes Yes	
MAYO				
Hope House, Foxford	Semi-private	Yes	Yes	
Mayo General hospital, Castlebar	Semi-private/day-case Private	Yes Yes	Yes Yes	
MEATH				
Navan General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
MONAGHAN				
Monaghan General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
OFFALY				
Midland Regional hospital (Tullamore)	Semi-private/day-case Private	Yes Yes	Yes Yes	
ROSCOMMON				
Roscommon County hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
SLIGO				
Sligo General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. Joseph's Garden Hill	Semi-private/day-case Private	Yes Yes	Yes —	€50
TIPPERARY				
Aiseiri Centre, Cahir	Semi-private	Yes	Yes	
Nenagh General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
South Tipperary General hospital, Clonmel	Semi-private/day-case Private	Yes Yes	Yes Yes	
WATERFORD				
Waterford Regional hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Whitfield Clinic	Semi-private/day-case Private	Yes —	Yes —	€125
WEST MEATH				
Midland Regional hospital (Mullingar)	Semi-private/day-case Private	Yes Yes	Yes Yes	
St. Francis, Mullingar	Semi-private/day-case Private	Yes Yes	Yes —	€50





Hospital	Accommodation	Credit Union Starter	Credit Union Family	Excess for Credit Union Members
WEXFORD				
Aiseiri Centre	Semi-private	Yes	Yes	
Wexford General hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
Ely hospital	Semi-private/day-case Private	Yes Yes	Yes Yes	
WICKLOW				
Toranfield House	(Limited cover only is available at this centre, please ask us for details)			
NORTHERN IRELAND*				
Altnagelvin, Derry	Semi-private/day-case Private	Yes Yes	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	Yes Yes	
Royal Victoria hospital, Belfast	Semi-private/day-case Private	Yes Yes	Yes Yes	

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

Private Psychiatric Hospitals/ Facilities	Private Hospital Excess
DUBLIN	
Hampstead Clinic	
St. Patrick's & St. Edmundsbury Hospital	
St. John of God's	

No excess or shortfalls apply to these private psychiatric hospitals/facilities.
All members of the Credit Union Suite schemes are eligible for benefit in the above Private Psychiatric Hospital/Facilities.



Laya Healthcare

Always there for you...

looking after you always



WEBSITE



V-CARD



BEST 2013

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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
- Students and apprentices charged at a child rate
- Online services
- Cardiac and cancer cover

While every care has been taken to ensure the accuracy of the information in this brochure, unfortunately **laya healthcare** cannot accept responsibility for any errors which may occur.

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.

Your insurance is provided by Elips Insurance Limited trading as **Laya Healthcare**. **Laya Healthcare Limited**, trading as **Laya Healthcare** is regulated by the central bank of Ireland.

