

Essential Connect Family

Benefit Description Table

Benefits		Essential Connect Family
Hospital Cover		
Cover for Public hospital accommodation		Full cover for out-patient surgical procedures and day-case and semi-private accommodation. Shortfall will apply for private accommodation
Cover for Private hospital accommodation		Full cover for out-patient surgical procedures and day-case and semi-private accommodation. Shortfall of €250 will apply for private accommodation. Full cover for private accommodation in the Mater Private Cork
Cover for Hi-tech hospital accommodation	Blackrock Clinic and Mater Private Hospital	No cover
	Beacon Hospital	Full cover for out-patient surgical procedures and day-case and semi-private accommodation. Shortfall of €250 will apply for private accommodation
Participating Consultants' fees		Full cover if participating
Cover for specialist cardiac procedures in Hi-tech hospitals		Full cover in the Mater Private Hospital and the Blackrock Clinic. (No excess applies to these cardiac procedures)
Specified Orthopaedic Procedures		Full cover
Private hospital excess		€300 excess applies once per policy per membership year
Hi-Tech hospital excess		€300 excess applies once per policy per membership year in the Beacon Hospital
Psychiatric treatment		Full cover up to 100 days per annum
Treatment relating to alcoholism, drugs or substance abuse		91 days every 5 years
Convalescence		Up to €50 per day, up to 14 days
Cancer Care Benefits		
Breast prosthesis or hairpiece following cancer treatment		Full cover for both
Cancer accommodation benefit		Up to €100 for each day of treatment
Manual Lymph Drainage		Up to €500 per year
Maternity Benefits		
Maternity in-patient hospital delivery/ homebirth costs		3 days' full public hospital cover , or up to a max of €3,500 for private hospital or towards a home birth
Maternity Consultant fees		€774
Maternity out-patient consultations		Up to €400 per pregnancy towards the out-patient excess
Pre and post-natal allowance		No cover
Post natal home nursing - 2 nights		No cover
Post natal home nursing -1 night		No cover
Child Healthcare Benefits		
Home nursing for children (following in-patient treatment)		Up to €80 per day for 28 days
Parent travel and accommodation benefit		No cover
Child counselling		No cover
Child healthcare support benefit		No cover
Treatment Overseas		
Emergency hospital admission overseas		Up to €100,000 per episode
Repatriation		Up to €2 million
Treatment not available in Ireland		Full cover in the EU subject to prior approval
EU Treatment guarantee		Full cover
Medical Tourism		Full cover if you choose to have your treatment in another Country, up to the amount payable in Ireland. Subject to prior approval
Consultation Connections		Full cover subject to prior approval
CareOnCall		
Nurseline (1850 923 500)		Full cover
GPline (1890 907 647)		Full cover
Physioline (1890 904 079)		Full cover

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Other Benefits	
Infertility treatment	No cover
Health Screening Benefits	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years
Bone Density/Dexa Scan	Full cover in 6 centres
Mammogram	Full cover in 3 centres
Women's cancer screening	Up to €30 per year towards the out-patient excess
Men's cancer screening	Up to €20 per year towards the out-patient excess
Sports health screening	Up to €150 every two years towards the out-patient excess
Executive health screening	No cover
MRI, CT and Pet Scans	Full cover in direct payment centres
Everyday Medical Expenses	
Annual out-patient excess	€150 Individual Excess/ €250 Family Excess
Home nursing following inpatient treatment	Up to €40 per day for 40 days
Emergency Dental	Up to €510 per accident
GP visits	No cover
Physiotherapy	No cover
Consultant visits	Up to €51 per visit
Hospital casualty charge	Up to €20 per visit
Acupuncturist	No cover
Osteopath	No cover
Chiropractor	No cover
Physical Therapy	No cover
Reflexology	No cover
Homeopath	No cover
Radiologist fees (Professional fees)	Full refund
Pathologist fees (Professional fees)	Up to €20 per referral
Dental	No cover
Optical	No cover
Clinical psychologists	No cover
Hearing Test	No cover
Speech & Language Therapy	No cover
Chiropody/Podiatry	No cover
Occupational Therapy	No cover
Dietician	No cover
Orthoptists	No cover
Travel vaccinations	No cover
Voice Coaching	No cover
Pathology Diagnostic Tests (Technical Fees)	Full refund
Radiology Diagnostic Test (Technical Fees)	Full refund up to €500
Radiology Diagnostic Tests charges for MRI, CT & PET-CT in non direct payment centres	Full refund up to €500
Dean Clinic out-patient mental health consultations	Up to €50 per visit up to 12 visits
Lois Bridges out-patient mental health consultations	Up to €50 per visit, on receipts up to €288, for up to 12 visits
Approved appliances	We will refund the amount shown for approved appliances on our laya healthcare appliance list.
Out-patient Limit	€6,400

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