

CareManager

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
Website: 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

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 'CareManager' schemes

Health Smart Family:

Designed to meet a family's needs with cover for a private room in a public hospital, semi-private in a private hospital including the Beacon Hospital and 50% back on everyday medical expenses. It also offers excellent maternity cover and much more.

CompleteCare:

Designed to meet the needs of both the individual and the family. It gives cover for private room in both public and private hospitals and 50% back on everyday medical expenses. It also covers day-case and certain heart procedures in three Hi-tech hospitals.

Access to a 24 hour GPline

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

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	Certain heart surgeries in Hi-tech hospitals *	Consultant costs in hospital	Convalescence for up to 14 days	In-patient psychiatric cover
Health Smart Family	Private room	Semi-private room - including the Beacon Hospital	Covered less €125 per claim	Full cover	Full cover	€32 a day	Maximum 100 days per calendar year (subject to certain criteria)
CompleteCare	Private room	Private room	Covered less €200 per claim	Full cover	Full cover	€60 a day	

- Health Smart Family and CompleteCare have cover for a private room in the Mater Private Cork. An excess of €125 applies per claim.
- Cover detailed 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).
- * Hi-tech hospitals include - the Mater Private Hospital, the Beacon Hospital and the Blackrock Clinic
- A €200 excess may apply to Hi-tech hospitals, depending on the scheme you have chosen.

Our schemes are the best value in the market

We have a range of schemes to suit everyone, if you would like to discuss changing your cover with us, simply log on to www.layahealthcare.ie for a great value quote.

It's good to know that you can check all our scan centres online at www.layahealthcare.ie.

Benefits for you and your baby

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: Up to three nights hospital accommodation* or a homebirth**	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)
Health Smart Family	€4,000	€774	€400	€275
Complete Care	€3,500	€774	€500	€200

* 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)

Further benefits for your family:

Health Smart Family members can also avail of payment towards a mix of hospital accommodation (as per table above) plus home nursing (max €3,000 and €4,000 combined respectively)

1 night in hospital plus 2 nights home nursing - max of €1,200 on Health Smart Family schemes towards home nursing.

2 nights in hospital plus 1 night home nursing - max of €600 on Health Smart Family schemes towards home nursing.

Child home nursing
We will pay 50% of the cost of child home nursing care, following 5 consecutive days of in-patient treatment, up to a maximum of €2,800 per year. This benefit is available to Health Smart Family and CompleteCare members and is subject to Consultant referral.

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 Health Smart Family (€105 per night).



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 all the CareManager schemes.

- Full cover for emergency hospital admissions while abroad, up to a maximum of €100,000 per episode.
- Access to a 24-hour emergency helpline. All expenses must be preauthorised by our approved agent. Simply call +353 21 422 2204. 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.layatransportinsurance.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

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

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 on 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 your 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. Health Smart Family and CompleteCare members can claim back 50% of out-patient costs from a large list of approved treatments, a sample of which are below. There is no out-patient excess - so you can benefit from the word go. To get a full list of the out-patient treatments that are covered or to get a claim form, please visit www.layahealthcare.ie

Note 1: We will deduct €1 per year from claims made under this benefit.

Note 2: Please confirm with us that your medical provider or therapist is registered with the relevant association before attending consultations.

Up to 50% back
and no
out-patient
excess to worry
about

Child healthcare benefit: Health Smart 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.

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

*A credit charge applies if paying by instalments.

...and much more

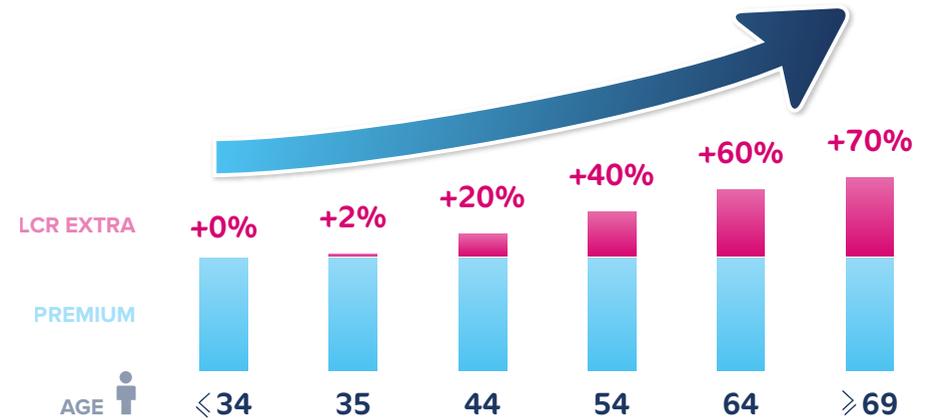
Please visit www.layahealthcare.ie for more information on these special offers.

Travel Insurance is provided by Ace European Group. Offers in relation to 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 or call us on **1890 700 890**.

Laya Healthcare

Always giving you more...

We are the only Irish health insurer to offer an infertility benefit.

More reasons why it's 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.

As approved centres can change from time to time, please check the list of centres online at www.layahealthcare.ie/scans

GPline - 1890 907 647

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

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.



Additional Benefits

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**.

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**.

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** 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

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 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.

Out-patient excesses

Health Smart Family and CompleteCare so you'll start to benefit from the word go! Please note: We will deduct €1 per year from claims made under this benefit



More questions on excesses? See page 7.

To confirm your cover please call us before you go into hospital.

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		
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...

What hospitals are covered under the CareManager schemes?

The table on page 20 shows the hospitals where we provide cover under our Health Smart Family and CompleteCare schemes:

- CompleteCare members have full cover for a private room in public hospitals.
- CompleteCare has cover for a private room in a private hospital.
- Health Smart Family members have full cover for a private room in public hospitals, semi-private room in private hospitals including the Beacon Hospital.
- Health Smart Family and CompleteCare members have cover for a private room in the Mater Private Cork.

As our hospital list may change from time to time, please check with us prior to going into hospital to confirm your cover.

Note

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

Private Hospital Excess

Please note that if you use a private hospital (hospitals highlighted in bold), you will have to pay a €50, €125 or €200 excess per claim, depending on the hospital you visit. Health Smart Family scheme members will have to pay a €125 excess per claim in a private and Hi-tech hospital. Excesses are listed on the hospital list below.

Blackrock Clinic, Beacon hospital and Mater Private

- Full cover for day-case procedures in the Mater Private, the Beacon hospital and Blackrock Clinic less €200 per claim on CompleteCare and less €125 per claim on Health Smart Family.
- Full cover for major cardiac procedures in these Hi-tech hospitals on Health Smart Family and CompleteCare.

More details on
hospital cover -
see page 2.

Hospital List, with private hospital excess

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

Hospital/County	CompleteCare Private Hospital Excess	Health Smart Family Private Hospital Excess
CAVAN		
Cavan General hospital		
CLARE		
Cahercalla hospital (this hospital has day-case facilities only)	€50	€125
Bushypark Treatment Centre		
Mid Western Regional hospital, Ennis		
CORK		
Bantry General hospital		
Bon Secours hospital	€125	€125
Cork Clinic		
Cork University hospital		
Cork University Maternity Hospital		
Cuan Mhuire, Farnanes		
Mallow General hospital		
Marymount Hospice		
Mater Private Cork	€125	€125
Mercy University hospital		
South Infirmary/Victoria hospital		
St. Mary's Orthopaedic hospital		
Tabor Lodge		
DONEGAL		
Letterkenny General hospital		
White Oaks Treatment Centre		
DUBLIN		
Adelaide & Meath hospital incorporating The National Children's hospital, Tallaght		
Beacon hospital	€200	€125
Beaumont hospital		
Bon Secours hospital, Glasnevin	€125	€125
Cappagh National Orthopaedic hospital		
Children's University hospital, Temple street		
Coombe Women's hospital		

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

Hospital/County	CompleteCare Private Hospital Excess	Health Smart Family Private Hospital Excess
Highfield hospital, Dublin 9		
Hermitage Clinic, Lucan	€125	€125
Incorporated Orthopaedic hospital, Clontarf		
James Connolly, Blanchardstown		
Lois Bridges Treatment Centre		
Mater Misericordia hospital		
National Maternity hospital, Holles Street		
National MS Centre, Rathgar (this hospital has private rooms only)	€50	€125
Our Lady's Hospice Harold's Cross		
Our Lady's hospital for sick children, Crumlin		
Park West Clinic, Dublin 12	€50	€125
Peamount hospital		
Rotunda hospital		
Royal Victoria Eye & Ear hospital		
Rutland Centre		
Sports Surgery Clinic, Santry	€125	€125
St. Columcille's, Loughlinstown		
Stanhope Centre, Grangegorm (Out-patient only)		
St. James' hospital		
St Joseph's hospital Raheny		
St. Joseph's Rehabilitation Centre, Harolds Cross		
St Luke's hospital, Rathgar		
St Michael's, Dun Laoghaire		
St Vincent's hospital Fairview		
St Vincent's Private hospital	€125	€125
St Vincent's University hospital		
GALWAY		
Bon Secours hospital	€125	€125
Cuan Mhuire, Coolarne		
Galway Clinic	€125	€125
Merlin Park Regional hospital		
Portiuncula hospital, Ballinasloe		
University College hospital		
KERRY		
Bon Secours hospital, Tralee	€125	€125
Kerry General hospital		
Talbot Grove, Castleisland		

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

Hospital/County	CompleteCare Private Hospital Excess	Health Smart Family Private Hospital Excess
KILDARE		
Clane General hospital	€50	€125
Cuan Mhuire, Athy		
General hospital, Naas		
KILKENNY		
Aislinn Treatment Centre		
Aut Even hospital	€50	€125
Kilcreene hospital		
St Luke's General hospital		
LAOIS		
Midland Regional hospital, Portlaoise		
LEITRIM		
Our Lady's hospital Manorhamilton		
LIMERICK		
Barrington's hospital	€50	€125
Cuan Mhuire, Bruree		
Mid Western Orthopaedic hospital, Croom		
Mid Western Regional hospital, Dooradoyle		
Mid Western Regional Maternity hospital		
Mid-Western Radiation Oncology Centre (this hospital is for out-patient treatment only)		
Millford Hospice, Castletroy		
St. John's hospital		
LOUTH		
Louth County hospital, Dundalk		
Our Lady of Lourdes hospital, Drogheda		
MAYO		
Hope House, Foxford		
Mayo General hospital, Castlebar		
MEATH		
Navan General hospital		
MONAGHAN		
Monaghan General hospital		
OFFALY		
Midland Regional hospital (Tullamore)		
ROSCOMMON		
Roscommon County hospital		

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

Hospital/County	CompleteCare Private Hospital Excess	Health Smart Family Private Hospital Excess
SLIGO		
Sligo General hospital		
Kingsbridge Private Hospital Sligo	€50	€125
TIPPERARY		
Aiseiri Centre, Cahir		
Nenagh General hospital		
South Tipperary General hospital, Clonmel		
WATERFORD		
Waterford Regional hospital		
Whitfield Clinic	€125	€125
WEST MEATH		
Midland Regional hospital (Mullingar)		
St. Francis, Mullingar	€50	€125
WEXFORD		
Aiseiri Centre		
Ely hospital		
Wexford General hospital		
NORTHERN IRELAND*		
Altnagelvin, Derry		
Daisy Hill, Newry		
Royal Victoria hospital, Belfast		
The North West Independent hospital, Derry	€125	€125
The Ulster Independent Clinic, Belfast	€125	€125

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

Private Psychiatric Hospitals/ Facilities	CompleteCare Private Hospital Excess	Health Smart Family 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 CareManager Suite schemes are eligible for benefit in the above Private Psychiatric Hospital/Facilities.



**BEST
2015**



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Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 1890 700 890
021 202 2000
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie

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.

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.

