

A photograph of a child from the waist down, wearing a bright pink quilted vest over a white long-sleeved shirt, blue denim pants, and pink rubber boots. The child is standing on a ground covered with dry, yellow and brown autumn leaves. The child's hands are in white gloves with a cartoon character on the back. The image is framed by a blue border with a white dotted line on the left side.

HealthManager 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
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

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 'HealthManager' schemes

There are four **HealthManager** schemes for you to choose from, **HealthManager First, HealthManager, HealthManager Silver and HealthManager Gold.**

Designed to suit your health needs and priced to suit your pocket they have different levels of cover and all offer excellent value for money. Depending on which of the schemes you choose, you will get:

- 50% - 75% back on everyday medical expenses
- Excellent maternity cover
- Public, private and Hi-tech hospital cover
- Infertility benefit
- Overseas cover
- Medical Tourism and our EU Treatment Guarantee
- Access to a free 24 Hour Gpline

For further information on your scheme, please refer to your scheme rules and tables of benefits. Alternatively visit www.layahealthcare.ie, email info@layahealthcare.ie or call us on 1890 700 890

For information
on Lifetime
Community Rating
see page 11 or visit
www.lcr.ie

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

Going into hospital

Scheme	Public hospitals	Private hospitals	Day-case and Out-patient surgical 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
HealthManager First	Semi-private room	Private room in select private hospitals*	No Cover	Full cover	Full Cover	up to €50 a day	Maximum 100 days per calendar year (subject to certain criteria)
HealthManager	Private room	Private room	Full Cover	Full Cover	Full Cover	up to €60 a day	Maximum 100 days per calendar year (subject to certain criteria)
HealthManager Silver	Private room	Private room	Full Cover	Full Cover	Full Cover	up to €80 a day	Maximum 100 days per calendar year (subject to certain criteria)
HealthManager Gold	Private room	Private room	Full Cover	Full Cover	Full Cover	up to €150 a day	Maximum 100 days per calendar year (subject to certain criteria)

- * €105 shortfall in St. Vincent's Private, Whitfield & Hermitage Clinic & €189 shortfall in Galway Clinic
- HealthManager First members are covered for day-case and out-patient surgical procedures in the Mater Private Cork. For in-patient treatment in semi-private or private rooms a €260 shortfall will apply per night.
- *Hi-tech hospitals include - the Mater Private hospital, the Beacon hospital and the Blackrock Clinic
- Cover detailed above applies to **laya healthcare** participating hospitals and Consultants. To check that your hospital or Consultant is covered, please call us on **1890 700 890** or 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.

Care Manager Programme

Our Care Manager Programme on HealthManager Gold is here to help you if you need to go to hospital. Our dedicated care manager can advise on your hospital stay, what to expect and the aftercare you'll need. We can answer questions regarding your treatment so that you know as much as possible before your hospital stay.



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** to a maximum of:	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:	Members can claim payment towards a mix of hospital accommodation (benefit as per above) plus home nursing after the birth - for 1 night in hospital, plus home nursing up to:	Or the cost of 2 nights in hospital plus home nursing up to:	Maximum benefit of hospital, accommodation and home nursing combined:
HealthManager First	€3,051	€774	€250	€200	€900	€450	€3,051
HealthManager	€3,500		€500	€385	€1,100	€550	€3,500
HealthManager Silver	€3,650		€600	€550	€1,300	€650	€3,650
HealthManager Gold	€3,900		€750	€750	€1,500	€750	€3,900

* 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)



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

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 selected 'HealthManager' schemes (this benefit is not available on the HealthManager First 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. **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.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

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

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.



For further information on your scheme, please refer to your scheme rules and tables of benefits. Alternatively visit www.layahealthcare.ie, email info@layahealthcare.ie or call us on 1890 700 890

50%-75% 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. You can claim back 50% of your 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.

HealthManager, HealthManager Silver and HealthManager Gold members

If your treatment costs covered under this benefit exceed €630 during the membership year, we will pay 75% of any further costs up to specified maximum.

50% - 75% back on:

GP and Consultant visits	Adult and child counselling
Speech and language therapy	Executive health check
Physiotherapy	Reflexology (including baby reflexology)
Home nursing following in-patient treatment	Contact lenses

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.

...and much more

Child healthcare benefit: 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

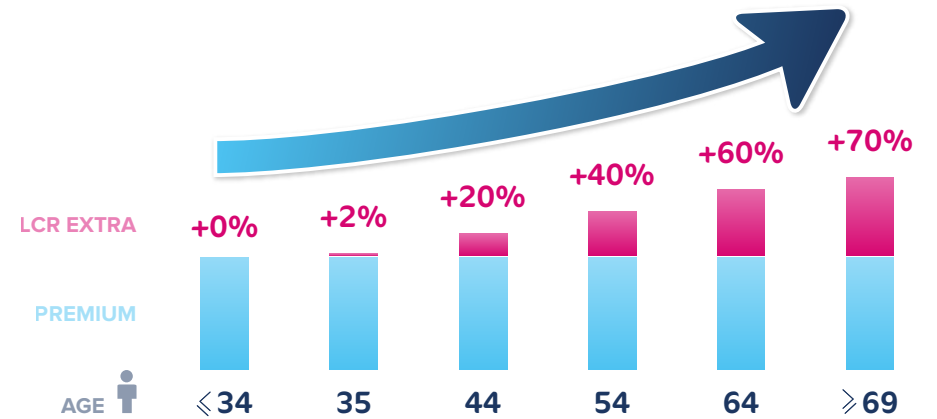
Visit www.layahealthcare.ie for more information on these special offers.

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...

Consultant Connections:
unique to Laya Healthcare,
visit www.layahealthcare.ie
for further information.

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 contact us prior to having treatment.

A list of these approved centres is also available on www.layahealthcare.ie

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**.

Infertility Benefit

We are the only Irish health insurance provider to offer members cover for infertility treatment. To help you start your family we'll give €1,000 towards specific infertility treatments (IUI, ICSI and IVF) for female *HealthManager* Silver and *HealthManager* Gold members per lifetime when

carried out in approved centres. Please see page 16 for infertility benefit waiting periods. For full details on this benefit contact us on **1890 700 890** before your treatment to confirm your cover.

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**.

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.

The only
Irish health
insurer to offer
an infertility
benefit

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 2-6 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 our hospital list for details. 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

There is no out-patient excess on our 'HealthManager' schemes so you'll start to benefit from the word go! Please note: we will deduct €1 per year from claims made under this benefit.

Infertility Waiting periods

This benefit is available only to HealthManager Silver and HealthManager Gold members.

The following waiting periods apply for Infertility Treatment

- The first 52 weeks of membership for those who join **laya healthcare's** HealthManager Silver and HealthManager Gold schemes.
- The first 52 weeks of membership for existing **laya healthcare** members that transfer or change between schemes to avail of this benefit.
- The first 52 weeks for existing **laya healthcare** members on the schemes that have this benefit. The waiting period shall be reduced by a person's continuous period of cover (if any) on that scheme.

For further information on your scheme, please refer to your scheme rules and tables 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 is 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	26 weeks	26 weeks	26 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	5 years	5 years	5 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."



What hospitals are covered under the HealthManager schemes?

Important note for HealthManager First members

Hospitals in list (a) directly below are not covered under the HealthManager First scheme. If you require cover at these hospitals you should purchase our main HealthManager scheme. This exclusion does not apply to the Mater Private Hospital, Beacon Hospital and Blackrock Clinic for certain types of heart surgery, which are covered in full.

Hospital List (a), with private hospital excess

Hospital covered by HealthManager, HealthManager Silver and HealthManager Gold	Excess for HealthManager Members
CORK	
*Bon Secours hospital	€125
DUBLIN	
*The Beacon hospital, Dublin	€200
*Blackrock Clinic (see notes above)	€200
*Bon Secours Hospital, Glasnevin	€125
*Mater Private hospital (see note above)	€200
*Sports Surgery Clinic	€125
GALWAY	
*Bon Secours hospital, Galway	€125
KERRY	
* Bon Secours hospital, Tralee	€125
NORTHERN IRELAND	
*The North West Independant hospital, Derry	€125
*The Ulster Independant Clinic, Belfast	€125
*In the hospitals marked * HealthManager members will have to pay an excess per claim. These excesses are listed above and apply to HealthManager members only.	
Please contact us prior to admission to ensure your treatment is covered.	



Hospital list (b) with private hospital excess.

Hospital list (b) overleaf shows the hospitals where members have full cover for hospital charges for treatment on the HealthManager First, HealthManager, HealthManager Silver and HealthManager Gold schemes. These lists may change from time to time so please call us prior to going to hospital to ensure you are covered.

General Note

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

Important note for HealthManager members

Blackrock Clinic/Mater Private/The Beacon Hospital

- At these hospitals certain types of heart surgeries are covered in full.
- All day-case treatment and out-patient surgeries are covered in full less €200 per claim.
- For the amount of any shortfall you will have to pay for other treatment, please see the rules of the scheme.

Important note for HealthManager Gold members

- With our HealthManager Gold scheme you have full cover for hospital charges for treatment in all types of accommodation in all hospitals shown.

Hospital list (b) with private hospital excess.

Private hospitals are in **bold**.

Hospital/County	Private Hospital Excess
CAVAN	
Cavan General hospital	
CLARE	
Cahercalla hospital (this hospital has day-case facilities only)	€50
Bushypark Treatment Centre	
Mid Western Regional hospital, Ennis	
CORK	
Bantry General hospital	
Cork Clinic	
Cork University hospital	
Cork University Maternity Hospital	
Cuan Mhuire, Farnanes	
Mallow General hospital	
Marymount Hospice	
Mater Private Cork	€125
Mercy University hospital	
South Infirmary/Victoria hospital	
St. Finbarr's 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	
Beaumont hospital	
Cappagh National Orthopaedic hospital	
Children's University hospital, Temple street	
Coombe Women's hospital	
Hampstead hospital, Dublin 9	
Highfield hospital, Dublin 9	
**Hermitage Clinic, Lucan	€125
Incorporated Orthopaedic hospital, Clontarf	

Please note: All private hospitals are highlighted in bold. In the hospitals marked * HealthManager members will have to pay €50 excess per claim. In the hospitals marked ** HealthManager First and HealthManager members will have to pay an excess of €125 per claim.

Hospital/County	Private Hospital Excess
James Connolly, Blanchardstown	
Lois Bridges Treatment Centre	
Mater Misericordiae hospital	
National Maternity hospital, Holles Street	
*National MS Centre, Rathgar	€50
Our Lady's Hospice Harold's Cross	
Our Lady's hospital for sick children, Crumlin	
*Park West Clinic, Dublin 12 (day-case facilities only)	€50
Peamount hospital	
Rotunda hospital	
Royal Victoria Eye & Ear hospital	
Rutland Centre	
St. Columcille's, Loughlinstown	
Stanhope Centre, Grangegorman (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
St Vincent's University hospital	
GALWAY	
Cuan Mhuire, Coolarne	
**Galway Clinic	€125
Merlin Park Regional hospital	
Portiuncula hospital, Ballinasloe	
University College hospital	
KERRY	
Kerry General hospital	
Talbot Grove, Castleisland	
KILDARE	
*Clane General hospital	€50
Cuan Mhuire, Athy	
General hospital, Naas	
KILKENNY	
Aislinn Treatment Centre	
*Aut Even hospital	€50
Kilcreene hospital	
St Luke's General hospital	

Hospital/County	Private Hospital Excess
LAOIS	
Midland Regional hospital, Portlaoise	
LEITRIM	
Our Lady's hospital Manorhamilton	
LIMERICK	
*Barrington's hospital	€50
Cuan Mhuire, Brurea	
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	
SLIGO	
Sligo General hospital	
*Kingsbridge Private Hospital Sligo	€50
TIPPERARY	
Aiseiri Centre, Cahir	
Nenagh General hospital	
South Tipperary General hospital, Clonmel	
WATERFORD	
Waterford Regional hospital	
** Whitfield Clinic	€125

Hospital/County	Private Hospital Excess
WEST MEATH	
Midland Regional hospital (Mullingar)	
*St. Francis, Mullingar	€50
WEXFORD	
Aiseiri Centre	
Ely hospital	
Wexford General hospital	
NORTHERN IRELAND*	
Altnagelvin, Derry	
Daisy Hill, Newry	
Royal Victoria hospital, Belfast	

In the hospitals marked * HealthManager members will have to pay €50 excess per claim.
 In the hospitals marked ** HealthManager First and HealthManager members will have to pay an excess of €125 per claim

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 HealthManager Suite schemes are eligible for benefit in the above Private Psychiatric Hospital/Facilities.



Laya Healthcare

Always there for you...

Log/record of your contact with laya healthcare (phone calls/emails/text/letters)

Date & Time	Who I spoke to in laya healthcare	By phone/ e-mail/text/ letter	What was discussed?





**BEST
2015**



Eastgate Road,
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.

Laya Healthcare Limited, trading as **Laya Healthcare** is regulated by the Central Bank of Ireland.

LAYA-HMBRO-013-01/16



looking after you always