

SimplyHealth Starter / SimplyHealth Suite

Brochure



laya  
healthcare 

looking after you always

## Welcome to Laya Healthcare

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

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

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

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

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

Membership number:

Renewal date:

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

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

GPline: 1890 907 647

Nurseline: 1850 923 500

Consultant Connections: 1890 700 890

24hr overseas assistance: +353 21 422 2204

Your GP contact details:

Local hospital contact details:

Other useful contacts:

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

- the best value health insurance in the market
- outstanding benefits on all schemes
- excellent customer service
- immediate cover for an accident or injury and for out-patient costs incurred after joining
- people on the same policy can have different levels of cover allowing flexibility in the level of cover you choose
- fantastic member offers and discounts

## 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 SimplyHealth Starter and SimplyHealth schemes

The SimplyHealth Starter and SimplyHealth schemes give you access to public and private hospitals and for SimplyHealth members you have access to the Hi-tech hospitals for day-case and out-patient surgical procedures.

Members can also get money back against out-patient expenses, as well as maternity, convalescence and emergency overseas cover.

**The SimplyHealth Starter and SimplyHealth schemes also give you 50% back on everyday medical expenses, access to a 24 hour GPline and much more....**

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

It's good to know  
that you can check all  
our scan centres online  
at [www.layahealthcare.ie](http://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
SimplyHealth Starter	Private room	Semi-private room in select private hospitals	No cover	Full cover	Full cover	€50 a day	Max 100 days per calendar year (subject to certain criteria)
SimplyHealth	Private room	Semi-private room	Full cover	Full cover	Full cover	€50 a day	

- \*Hi-tech hospitals - the Mater Private hospital, the Beacon hospital and the Blackrock Clinic
- Simplyhealth Starter scheme members have cover for day-case and out-patient surgical procedures in Mater Private Cork.
- SimplyHealth scheme members have cover for a private room in the Mater Private Cork.
- Cover detailed above applies to **laya healthcare** participating hospitals and Consultants. To check that your hospital or Consultant is covered, visit our website [www.layahealthcare.ie](http://www.layahealthcare.ie) (Please note: 99% of Consultants are covered).
- An excess of €50, €125 or €200 may be payable against treatment in private hospitals and Hi-tech hospitals per claim, depending on the scheme you have chosen. Please see hospital lists on pages 19-23 for further information on these excesses.

**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, log on to [www.layahealthcare.ie](http://www.layahealthcare.ie) for a great value quote.

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



## 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	SimplyHealth Starter	SimplyHealth
<b>We will pay towards the following: Up to three nights hospital accommodation* or a homebirth** to a maximum of:</b>	€3,200	€3,500
<b>We will pay laya healthcare participating Consultant fees up to (including an epidural):</b>	€774	€774
<b>You can claim for your out-patient consultation visits, for each pregnancy up to:</b>	€250	€400
<b>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:</b>	€250	€275
<b>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 2 nights home nursing up to:</b>	€900	€1,200
<b>Or the cost of 2 nights in hospital plus 1 night of home nursing up to:</b>	€450	€600
<b>Maximum benefit of hospital, accommodation and home nursing combined:</b>	€3,200	€3,500

- \* 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:

**SimplyHealth Starter and SimplyHealth** - 50% of costs up to €2,800 per year.

### Travel and accommodation benefit

This is available for a parent accompanying a child after 3 nights of an in-patient stay up to €105 per night to a maximum of 14 nights. This benefit is not available on SimplyHealth Starter.



## 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.

- 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](http://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](http://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.



## Everyday medical expenses

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

These include such things as your GP, Consultant and physiotherapist's fees. The main treatments we cover and the amounts you can claim are outlined below. SimplyHealth Starter and SimplyHealth members will have €1 deducted from any claims made under this benefit.

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

## Out-patient excess

Yearly out-patient excess on each scheme	SimplyHealth	SimplyHealth Starter
Yearly excess per member	€1	€1
Yearly excess per member with dependants	€1	€1

### Some discounts and special offers for our members

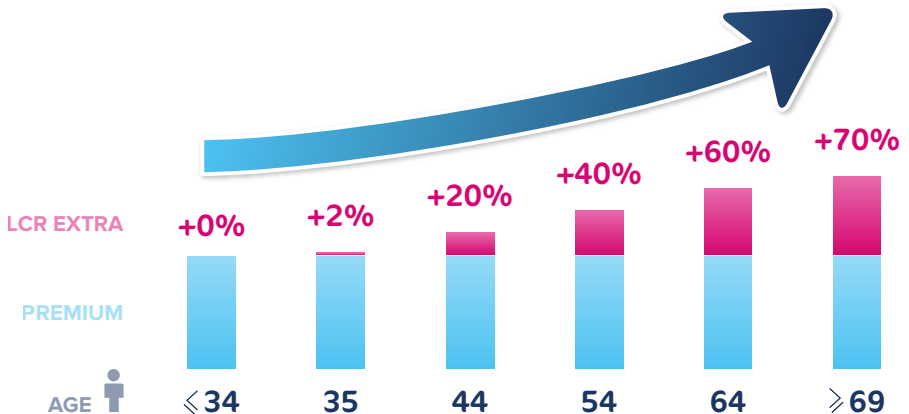
As a laya healthcare member, you can enjoy some excellent discounts and special offers:



### 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.



### Paying your subscriptions?

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

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

\*A credit charge applies if paying by instalments.

### How will LCR affect you?

- Laya healthcare members:**  
 As you already have private medical insurance you do not need to worry about LCR, your premium will not be affected by this.
- Under 35 years:**  
 If you take out cover before you are 35, no additional loading will apply to your premium.
- Currently don't hold private health insurance:**  
 After 30th April 2015 if you are over 34 when you take out a policy, then your premium will be affected with an additional loading, as explained above. However if you previously had health insurance in the past and let it lapse, this will be taken into account if you take out a new policy. You will receive credits for the years you had insurance.
- Returning to Ireland after living abroad:**  
 If you live overseas on or after the 1st May 2015 and return to live in Ireland you will be given a 9 month grace period in which you can arrange health insurance without your age being taken into account. In other words, over 34's won't be liable for any loading as long as they put insurance in place within those 9 months.

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

### ...and much more

Visit [www.layahealthcare.ie](http://www.layahealthcare.ie) for more information on these special offers.

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

Consultant  
Connections:  
unique to  
Laya Healthcare,  
visit  
[www.layahealthcare.ie](http://www.layahealthcare.ie)  
for further  
information.



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

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

### Scans

Did you know we fully cover the cost of the following scans at Laya Healthcare approved centres which we pay directly:

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

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](http://www.layahealthcare.ie)

### GPline - 1890 907 647

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

### 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 members per lifetime when carried out in approved centres. Please see page 15 for infertility benefit waiting periods. This benefit is available on the SimplyHealth scheme only. 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.

### 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.

### 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.

## 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](http://www.layahealthcare.ie)

## When you are going into hospital

### Please remember to:

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

### Some handy definitions

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

## When you want to make a claim

### Making a claim is easy, simply:

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

### In hospital

For in-patient or day-case treatment:

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

### Claiming back your everyday medical expenses

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



## What is an excess?

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

We know excesses can be a bit confusing so to try and make this a little easier for you, please see some explanations below. 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 SimplyHealth Starter and SimplyHealth' 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

The following waiting periods apply for infertility treatment

- The first 52 weeks of membership for those who join **laya healthcare's** SimplyHealth scheme.
- 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.

To confirm  
your cover please  
call before going  
into hospital

SimplyHealth Starter and SimplyHealth - 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).

More  
questions  
on excesses?  
See page 7.

## Questions about waiting periods?

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

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

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

### Waiting periods that will apply:

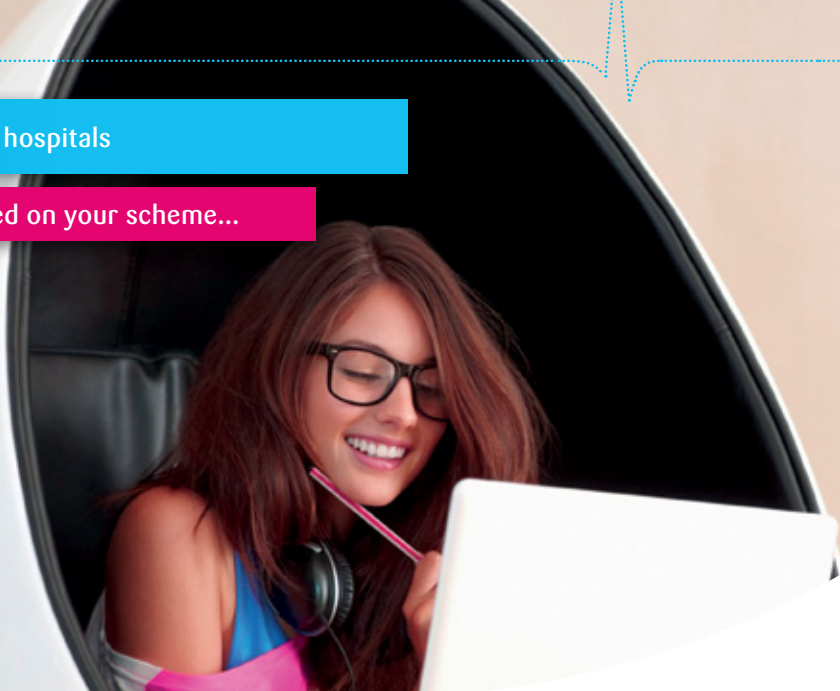
The following waiting periods will apply if you are aged:	Under 55 years	55-59 years	60-64 years	Over 65 years
how long before you can make a claim for accident or injury?	Immediately for all age groups			
how long before you can make a claim for any new disease, illness or injury which began or the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



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

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

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



For further information on your scheme, please refer to your scheme rules and table of benefits. Alternatively visit [www.layahealthcare.ie](http://www.layahealthcare.ie) or email [info@layahealthcare.ie](mailto:info@layahealthcare.ie)

## What hospitals are covered under the SimplyHealth and SimplyHealth Starter' schemes?

### Important

Blackrock Clinic/Mater Private/Beacon hospital

- At these hospitals certain types of heart surgery are covered in full on the SimplyHealth and SimplyHealth Starter schemes. A €200 excess per claim applies for SimplyHealth members.
- All day-case treatment and out-patient surgery is covered in full on SimplyHealth. A €200 excess per claim applies for SimplyHealth members. (Note: SimplyHealth Starter members are not covered in these hospitals).
- For the amount of any shortfall you will have to pay for other treatment, please see the rules of the scheme.

### 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 SimplyHealth Starter members

Hospitals in list (a) below are not covered under the SimplyHealth Starter scheme. If you require cover at these hospitals you should purchase one of our other schemes. This exclusion does not apply to the Mater Private hospital, the Beacon Hospital and the Blackrock Clinic for certain types of heart surgery, which are covered in full. Please refer to page 16 for relevant waiting periods.

## Hospital list (a)

SimplyHealth Starter members are not covered in the hospitals in list (a).

Hospitals covered by SimplyHealth	SimplyHealth Excess
<b>CORK</b>	
* Bon Secours hospital	€125
<b>DUBLIN</b>	
* 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
<b>GALWAY</b>	
* Bon Secours hospital, Galway	€125
<b>KERRY</b>	
* Bon Secours hospital, Tralee	€125
<b>NORTHERN IRELAND</b>	
* The North West Independent hospital, Derry	€125
* The Ulster Independent Clinic, Belfast	€125

• In the hospitals marked\* SimplyHealth Excess members will have to pay an excess per claim. These excesses are listed above.

## Hospital List (b)

Hospitals covered by the SimplyHealth Starter and SimplyHealth schemes

Hospital/County	SimplyHealth Excess
<b>CAVAN</b>	
Cavan General hospital	
<b>CLARE</b>	
Bushypark Treatment Centre	
<b>Cahercalla hospital (this hospital has day-case facilities only)*</b>	€50
Mid Western Regional hospital, Ennis	
<b>CORK</b>	
Bantry General hospital	
Cork Clinic	
Cork University hospital	
Cork University Maternity Hospital	
Cuan Mhuire, Farnanes	
Mallow General hospital	
Marymount Hospice	
<b>Mater Private Cork*</b>	€125
Mercy University hospital	
South Infirmary/Victoria hospital	
St. Mary's Orthopaedic hospital	
Tabor Lodge	
<b>DONEGAL</b>	
Letterkenny General hospital	
White Oaks Treatment Centre	
<b>DUBLIN</b>	
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	
Highfield hospital, Dublin 9	
<b>Hermitage Clinic, Lucan*</b>	€125
Incorporated Orthopaedic hospital, Clontarf	
James Connolly, Blanchardstown	
Lois Bridges Treatment Centre	

In the hospitals marked \* SimplyHealth Excess members will have to pay an excess per claim.

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

In the hospitals marked \* SimplyHealth Excess members will have to pay an excess per claim.  
Note: Private hospitals are marked in bold.

Hospital/County	SimplyHealth Excess
<b>LAOIS</b>	
Midland Regional hospital, Portlaoise	
<b>LEITRIM</b>	
Our Lady's hospital Manorhamilton	
<b>LIMERICK</b>	
<b>Barrington's hospital*</b>	€50
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	
<b>LOUTH</b>	
Louth County hospital, Dundalk	
Our Lady of Lourdes hospital, Drogheda	
<b>MAYO</b>	
Hope House, Foxford	
Mayo General hospital, Castlebar	
<b>MEATH</b>	
Navan General hospital	
<b>MONAGHAN</b>	
Monaghan General hospital	
<b>OFFALY</b>	
Midland Regional hospital (Tullamore)	
<b>ROSCOMMON</b>	
Roscommon County hospital	
<b>SLIGO</b>	
Sligo General hospital	
<b>Kingsbridge Private Hospital Sligo*</b>	€50
<b>TIPPERARY</b>	
Aiseiri Centre, Cahir	
Nenagh General hospital	
South Tipperary General hospital, Clonmel	
<b>WATERFORD</b>	
Waterford Regional hospital	
<b>Whitfield Clinic*</b>	€125

In the hospitals marked \* SimplyHealth Excess members will have to pay an excess per claim.

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

In the hospitals marked \* SimplyHealth Excess members will have to pay an excess per claim.  
Note: Private hospitals are marked in bold.

Private Psychiatric Hospitals/ Facilities	SimplyHealth Excess
<b>DUBLIN</b>	
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 SimplyHealth 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](mailto:info@layahealthcare.ie)  
Website [www.layahealthcare.ie](http://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.

LAYA-SHBRO-018-01/16



looking after you always