

Our HealthProtect

scheme



laya
healthcare 
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looking after you always



At Iaya Healthcare we recognise all the time you have invested in your health insurance policy and we don't believe that you should lose this benefit should you need to cancel your health insurance policy.

We value your membership. Talk to us about your options.
Call us on
1890 700 890



That is why we introduced our unique HealthProtect scheme.

Our HealthProtect scheme is the only scheme on the market specifically designed to give you the option to protect your waiting periods until you are in a position to return to your mainstream Laya Healthcare private health insurance scheme.

In addition to this, if you have to stay overnight in a public hospital, you are usually charged €75 per night up to a maximum of €750 in any 12 month period. With HealthProtect you are covered for this hospital charge.

And when you decide to return to your private healthcare scheme talk to us and we'll be happy to advise you on your options. We offer the lowest cost schemes on the market and there will always be a scheme to suit your needs.

Call us today on **1890 700 890**
or visit us at **www.layahealthcare.ie**

Please note:

Laya healthcare contracts are annual and subscriptions are payable either annually, quarterly or monthly by direct debit from a bank. You can also pay by Mastercard, Visa or Laser card. A credit charge may apply if paying by instalments.

If you start suffering from a condition while on the HealthProtect scheme, please be advised that a waiting period may apply if you decide to increase your level of cover.

For further information on the HealthProtect scheme please refer to the scheme rules or call **1890 700 890**.

IMPORTANT NOTE

Please be aware that this HealthProtect scheme is not included in Lifetime Community Rating. If you do not hold an inpatient health insurance scheme before 1st May 2015, a loading may be applied when you switch to, or purchase inpatient health insurance cover on or after this date. If you are interested in health insurance schemes that do qualify for continuous cover under the Lifetime Community Rating, please contact us on **1890 700 890** or visit **www.layahealthcare.ie**.

Terms and conditions apply.

looking after you always



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.

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