Private Health Insurance

Insurance Product Information Document

Company: AXA Insurance dac **Product: Advantage 125 Plus**

AXA Insurance dac, trading as laya healthcare, is regulated by the Central Bank of Ireland.

This document and the cover detailed within it, is a summary and for your guidance only. You must read this document in conjunction with all other policy documents, including your Benefit Table and your Scheme Rules.

What is this type of insurance?

This is a private health insurance contract. Private health insurance is insurance that helps cover all or part of medical costs incurred. Other benefits may also be provided as part of your policy.

What is insured?

Hospital Cover - Public Hospitals

✓ Day-case/Out-patient surgical: Full cover

✓ Semi-private: Full cover

✓ Private: A shortfall will apply per night for private accommodation

Hospital Cover - Private Hospitals

✓ Private hospital excess: €75 excess for day-case/out-patient surgical & €175 excess for overnight in-patient admissions

✓ Day-case/Out-patient surgical: Full cover in selected private hospitals

✓ Semi-private: Full cover in selected private hospitals

✓ Private: €200 shortfall per night in selected private hospitals. Full cover in the Mater Private Cork

✓ Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures

Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

✓ Cover for specialist cardiac procedures in Hi-tech hospitals: Full cover - no excess

✓ Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, no cover in Hi-tech for ophthalmic procedures

Hospital Cover - Other Benefits

✓ Participating Consultants' fees: Full cover

✓ Psychiatric treatment: Full cover up to 100 days per year in all public hospitals & selected private centres

✓ Drug, Alcohol, Gambling & substance abuse: Full cover for 91 days every 5 years in all public hospitals, selected private hospitals & treatment centres

✓ Convalescence care: Up to €35 per day for 14 days

Cancer Care Benefits - Out-patient Treatment

✓ Breast prosthesis or hairpiece (following cancer treatment): Full cover for both

✓ Cancer accommodation benefit: Up to €100 per night. No limit

✓ Manual lymph drainage: Up to €500 per year

✓ Medical tattooing : Up to €80 per year

✓ Sleeping caps: Full refund for 1 sleeping cap per membership year

Maternity Benefits

✓ Maternity in-patient hospital delivery/homebirth costs: Full cover for 3 nights in a public hospital or up to €3,200 per year towards homebirth costs

What is insured?

✓ Maternity out-patient consultations (subject to annual out-patient excess): Up to €300 per pregnancy

✓ Post natal home nursing if hospital stay is less than 3 nights: Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing

Child Healthcare Benefits

✓ Home nursing for children (following in-patient treatment): Up to €60 per day for 28 days

✓ Parent travel & accommodation benefit: Up to €60 per day for 14 days

Treatment Overseas

✓ Emergency hospital admission while overseas (+353 21 422 2204): Up to €100,000 per episode of illness or injury

✓ Medical Evacuation: Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation

✓ Treatment not available in Ireland: Full cover in the EU or UK-subject to prior approval

✓ Medical Tourism : Full cover for treatment in another country within the EU or UK, up to the amount payable in Ireland - subject to prior approval

✓ Consultant Connections: Full cover - subject to prior approval

✓ Gender affirmation surgery abroad: Cover up to €100,000 in the EU or UK - subject to prior approval

Healthcoach

✓ Healthcoach face to face consultations: Full cover for 1 consultation every 2 years

Minor Injuries & Illnesses

✓ QuickCare consultations & treatment: €75 excess per visit in approved minor injuries & illness centres

Digital Health

✓ GPlive (online GP consultation): Full cover - unlimited consultations

✓ 24 Hour GPline (021 202 2860): Full cover from Ireland & abroad

✓ 24 Hour Nurseline (021 202 2861): Full cover from Ireland & abroad

Health Screening

✓ HeartBeat cardiac screening: Full cover for 1 screen every 2 years for members over the age of 12

✓ Direct payment MRI, CT & PET scans: Full cover in laya healthcare approved centres

✓ Direct payment mammogram: Full cover in laya healthcare approved centres

What is insured?

✓ Direct payment bone density/dexa scan: Full cover in laya healthcare approved centres
✓ Women's cancer screening (subject to annual out-patient excess): Up to €40 per year
✓ Men's cancer screening (subject to annual out-patient excess): Up to €30 per year

24/7 Mental Wellbeing Support Programme

✓ 24/7 Telephone Counselling (1800 911 909): Full cover
✓ Face to face/Video/Phone Counselling: Full cover for 6 visits per presenting issue
✓ Cover for specific support services: Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.

Everyday Medical Expenses

✓ Annual out-patient excess: €50 Individual Excess / €150 Family Excess
✓ GP/Nurse visits: Up to €20 per visit
✓ Home testing kits: Up to €20 per year
✓ Consultant visits: Up to €40 per visit
✓ Hospital casualty charge: Up to €20 per visit
✓ Radiologist fees (professional fees): Up to €25 per scan in hospitals & approved diagnostic centres
✓ Pathologist fees (professional fees): Up to €25 per test in hospitals & approved diagnostic centres

What is insured?

✓ Radiology diagnostic test (technical fees): Up to €500 per year in hospitals & approved diagnostic centres
✓ Pathology diagnostic test (technical fees): Full cover in hospitals & approved diagnostic centres
✓ Emergency dental: Up to €400 per accident
✓ Physiotherapy: Up to €20 per visit
✓ Dean Clinic out-patient mental health consultations: Up to €50 per visit - 12 visits per year
✓ Lois Bridges out-patient mental health consultations: Up to €50 per visit - 12 visits per year
✓ Approved Appliances: Refund for the amount shown for approved appliances on laya healthcare appliance list
✓ Out-patient limit: €6,500

What is not insured?

✗ Benefits which are not included under 'What is insured' on this document are not eligible for benefit under your chosen scheme.

✗ Normal waiting periods apply to the cover listed, i.e once your waiting periods have passed you can claim the benefits included on your scheme.

Are there any restrictions on cover?

! (a) When possible, you should tell us about any treatment you are going to have so we can tell you if you can claim for benefits.
! (b) We will not pay benefits while you are breaking any of the terms of your membership.
! (c) You should send your claims to us as soon as possible. We will only pay benefits if we receive all the following:

- A written claim within 12 months from the end of your policy year for any non-surgical out-patient treatment and six months of the date of any other treatment
- You must make the claim in the way that we reasonably ask you
- any proof we reasonably need to help us to decide if you are entitled to benefits. This can include: any medical reports and other information to do with the treatment
- the results of an independent medical examination which we may ask you to undergo
- original accounts and invoices for the benefits you are claiming
- written confirmation from you as to whether or not you think you can recover the cost of the benefits from another person or insurance company
- details of any Health Insurance Contract under which you were covered prior to becoming a member of the scheme
- original flight/travel tickets which will act as proof of your stay outside of Ireland up to but not exceeding 180 days in each calendar year.

! (d) We shall only pay benefits for out-patient treatment after your renewal date.
! (e) In order to process a claim we require a fully completed claim form.
! (f) All out-patient receipts are assessed in date order received and treatment date.
! (g) We may end your membership of the scheme by writing to you if you do not pay any or part of your subscriptions on the date they are due. If your membership ends because you do not pay your subscriptions, we may allow you to continue your membership, as long as you pay the subscriptions you owe within 10 business days of the date on the cancellation letter.
! (h) Cover is only available to those resident in the republic of Ireland. Your membership of the scheme will end immediately if you stop living in Ireland for a period of time exceeding 6 consecutive months in your membership year. In the event that you cease living in Ireland for a consecutive period of 6 months or more ina membership year, you must contact us to cancel your scheme. If you do not cancel your scheme, and have been out of the country for a consecutive period of six months in your membership year or more, no claims will be eligible for payment.

Where am I covered?

✓ You are covered in laya healthcare participating hospitals, on the island of Ireland, in accordance with the level of cover on your chosen scheme, notwithstanding any Overseas cover which may be included on your scheme.

What are my obligations?

- You are required to provide laya healthcare with any information or material facts necessary to facilitate your policy.
- You are required to act honestly and within the terms of your contract.
- You are required to make agreed subscription payments within the required timeframe.
- You are obliged to respond fully and truthfully to any questions that have been posed by Laya healthcare.

When and how do I pay?

You must pay your subscriptions in a way which is reasonably acceptable to us. You can pay either by credit or debit card or annually, quarterly or monthly by direct debit. A credit charge will apply if paying by instalments.

When does the cover start and end?

Your contract with laya healthcare is for a period of one year unless we agree to a different period when commencing your policy. Your cover starts from your membership start date or renewal date and ends at midnight on the day before the next renewal date. Your membership of the scheme will automatically renew on your renewal date, each year.

How do I cancel the contract?

You can cancel your policy by writing to Laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork T45 E181 or go to the contact us page on our website within 14 days of receiving your welcome or renewal Membership Certificate. The 14 day period starts from the effective date or the renewal date of your policy shown on your Membership Certificate.
You can cancel your policy by sending us a message at layahealthcare.ie or by writing to Laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork T45 E181, within 14 days of receiving your welcome or renewal Membership Certificate. The 14 day period starts from the effective date or the renewal date of your policy shown on your Membership Certificate.