

Benefits

Laya Healthcare SimplyHealth Plus

HOSPITAL COVER - PUBLIC HOSPITALS

Day-case	Full cover
Semi-private	Full cover
Private	Full cover

HOSPITAL COVER - PRIVATE HOSPITALS

Day-case	Full cover
Semi-private	Full cover
Private	€165 shortfall per night. Full cover in the Mater Private Cork.
Specified Orthopaedic Procedures	Full cover in all private hospitals with exception of the Galway Clinic where orthopaedic shortfall will apply
Private hospital excess	€50 or €125 per claim depending on private hospital

HOSPITAL COVER - HI-TECH HOSPITALS, BLACKROCK CLINIC, MATER PRIVATE DUBLIN & BEACON HOSPITAL

Day-case	Full cover
Semi-private	€175 shortfall per night
Private	€175 shortfall per night
Certain cardiac procedures	Full cover-no excess
Specified Orthopaedic Procedures	Full cover in all Hi-Tech Hospitals with the exception of the Beacon Hospital where Orthopaedic shortfall will apply.
Hi-tech hospital excess	€200 excess per claim

HOSPITAL COVER - OTHER BENEFITS

Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per annum
Convalescence care	Up to €45 per day for 14 days

MATERNITY BENEFITS

Maternity in-patient hospital delivery accomodation/homebirth costs	Up to €3,500 towards costs
Maternity out-patient consultations	Full refund up to €400 per year
Post natal home nursing if Hospital stay less than 3 nights	Up to €1,200 for 2 nights
Pre & Post natal package of benefits	Up to €275 combined receipts for a range of benefits including, baby massage classes, breastfeeding consultations, midwifery service, maternity bra, GP, complementary therapies, chiropody, physiotherapy, nutritionist, counselling services, Dental & Optical.

CHILD HEALTHCARE BENEFITS

Home nursing for children (following in-patient treatment)	50% of costs up to €2,800 per year
Child counselling	50% of costs-8 visits & 50% of 1 assessment up to €60
Parent travel & accommodation benefit	Up to €105 per day for 14 days
Child healthcare support benefit	Full refund up to €250 for GP's consultants, physiotherapy, radiology, pathology, child counselling, speech & language therapy, dietician & occupational therapy.

TREATMENT OVERSEAS

Emergency hospital admissions while overseas	Up to €100,000 per episode
Treatment not available in Ireland	Full cover in the EU subject to prior approval
Medical Tourism	Full cover if you choose to have your treatment in another Country, up to the amount payable in Ireland. Subject to prior approval

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CANCER CARE BENEFITS - OUT-PATIENT CANCER TREATMENT

Breast prosthesis or hairpiece after cancer treatment	Full cover for both-not subject to out-patient excess
Manual lymph drainage	Up to €500 not subject to out-patient excess
Travel and accommodation benefit if a patient travels for out-patient treatments	Up to €100 per night. No limit

INFERTILITY BENEFIT

Benefit towards specific infertility treatments at approved centres	No cover
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EMPLOYEE SUPPORT SERVICES

Employee Assistance Programme	Full cover
Face to face counselling sessions	Full cover

NURSELINE

24 Hour Nurseline	Full cover
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GP HEALTHLINE

Confidential GP Healthline	Full cover
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HEALTH SCREENING

HeartBeat cardiac screening	Full cover for 1 screen every 2 years
Direct Payment Bone Density/Dexa Scan	Full cover in 6 centres
Direct Payment Mammogram	Full cover in 3 centres
Women's cancer screening	50% refund of costs
Men's cancer screening	50% refund of costs
Sports health screening	50% refund every 2 years
Executive health check	50% refund every 2 years

EVERYDAY MEDICAL EXPENSES

Annual out-patient excess	€1
Home nursing following in-patient treatment	50% of costs up to €950 per year
Emergency Dental	50% of costs up to €510 per accident
GP visits	50% of costs
Physiotherapy	50% of costs - 25 visits
Consultant visits	50% of costs
Hospital casualty charge	50% of costs up to €50 per visit
Acupuncture	50% of costs - 12 visits
Osteopath	50% of costs - 12 visits
Chiropractor	50% of costs - 12 visits
Physical therapy	50% of costs - 8 visits
Reflexology	50% of costs - 8 visits
Homeopathy	50% of costs - 12 visits
Radiologist fees (Professional Fees)	50% of costs
Pathologist fees (Professional Fees)	50% of costs
Routine Dental	50% of costs up to €300 per year

This summary of benefits is for your guidance and should be read subject to the rules and table of benefits of the scheme.

Laya Healthcare Limited is regulated by the Central Bank of Ireland.

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Optical		50% of costs up to €150 per year
Clinical Psychologist		50% of costs up to €40 per visit-8 visits
Hearing test		50% of costs up to €40 per year
Speech & language therapy		50% of costs-8 visits & 50% of 1 assessment up to €60
Chiropody/Podiatry		50% of costs - 5 visits
Occupational therapy		50% of costs-5 visits & 50% of 1 assessment up to €60
Dietician		50% of costs - 5 visits
Orthoptist		50% of costs - 8 visits
Travel vaccinations		50% of costs up to €60 per year
Pathology diagnostic test (Technical Fees)		50% of costs
Radiology diagnostic test (Technical Fees)		50% of costs
Dean Clinic out-patient mental health consultations		50% of costs - 12 visits
Lois Bridges out-patient eating disorder		50% of costs - 12 visits
This information has been gathered from the Health Insurance Authority and the membership handbooks of our competitor plans and is valid on 01/11/2014.		