

# General Rules

Policy booklet



**laya**  
healthcare   
proudly part of 

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.

Thank you for choosing us to look after your healthcare cover.

Due to the detail in this Scheme Rules we understand you may have questions, so please feel free to contact our Customer Care team.

Call 1890 700 890 between 8am and 7pm Monday to Friday and 10am and 3.30pm on Saturdays. In the interest of customer service, calls are recorded & monitored.

Visit our website on [www.layahealthcare.ie](http://www.layahealthcare.ie) or email us at [info@layahealthcare.ie](mailto:info@layahealthcare.ie)

Laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

## Contents

Serving you online	02
How to make a claim	02
Reading your rules booklet	02
<b>Scheme Rules</b>	
Reading your rules booklet	03
Policy definitions	03
Joining the scheme	07
Your membership certificate	07
Renewing your membership	08
Your subscriptions	08
Ending your membership	08
What is covered under the scheme	09
What is not covered under the scheme - waiting periods	11
Making a claim	13
Changes to the agreement	14
General terms and conditions	14
Data Protection Statement	16
Tax relief	18
Making a complaint	18
Benefit definitions and descriptions	18
Note 1	28
Note 2	29
Note 3	29
Hospital List	30
Important information	44

## Serving you online with Member Area

**It's never been easier for you to access information when it suits you. By logging into your secure Member Area you can do things such as:**

- Check your everyday medical expenses cover
- Make changes to your personal details
- Add a member to your policy
- Review your hospital and scan centres cover
- Access your policy documentation, including claim forms
- Check your claims history

Just visit [www.layahealthcare.ie/memberarea](http://www.layahealthcare.ie/memberarea).

## How to make a claim

### While in hospital

We have direct settlement arrangements with almost all of our hospitals and consultants. This means that when you go into hospital (for in-patient or day-case treatment), you simply fill out a form when you arrive, sign it when you leave, and the hospital then deals directly with us. There's no need for you to do anything else. We will then write to you afterwards to let you know how your claim has been assessed. It's as simple as that.

It's a good idea to call us on **1890 700 890** and let us know about any upcoming treatment. Don't forget to tell us which hospital you're going to and the name of your consultant, so we can confirm your cover.

### Everyday Medical Expenses

If you have other health expenses, like physiotherapy, GP or casualty visits, just keep your receipts throughout the year. Then, at renewal time, fill out an out-patient claim form (which can be posted to you if requested or downloaded online) and include all your receipts and send to:

**Laya healthcare**, PO Box 12679, Dublin 15.

Read on for a full explanation of our rules and benefits.

## Scheme Rules

Effective from 1st April 2017

### 1. Reading your rules booklet

This booklet consists of the Scheme Rules which sets out definitions and the rules applicable to your policy.

You need to read these rules (including the notes) in conjunction with the current Benefit Description Table applicable to your policy, your membership certificate and your application form (if applicable). These documents and the Scheme Rules make up the agreement between us, **laya healthcare**, and you, the member.

The benefits/cover you have available on your chosen scheme are set out on your Benefit Description Table.

### 2. Policy Definitions

It is important for you to understand that some of the terms we use have specific meanings. These terms and their meanings are set out below and bolded throughout the remainder of the Scheme Rules.

The following words and phrases in bold have the meanings shown below.

#### Age of Entry

The sum of your age minus any **Lifetime Community Rating** Credited Months. This figure is used to determine any additional **LCR Amount** that you may have to pay.

#### Benefits

The hospital charges, medical fees, shortfall amounts, excess amounts and other **benefits** shown in your benefit description table.

#### Clinical Psychologist

Clinical Psychology is both a general practice and a health service provider speciality in

professional psychology. **Clinical Psychologists** provide professional services relating to the diagnosis, assessment, evaluation, **treatment** and prevention of psychological, emotional, psychophysiological and **behavioural** disorders in individuals across the lifespan.

#### Consultant

Any registered medical practitioner who meets all of the following requirements:

- they hold a current full registration with the Irish Medical Council
- they are engaged in hospital practice by reason of their training, skill and experience in a designated speciality, they are consulted by other registered medical practitioners and they undertake full clinical responsibility for patients in their care, or that aspect of care on which they have been consulted, without supervision in professional matters by any other person
- they hold a public consultant post or are eligible to hold a public consultant post
- they are recognised by us as a **laya healthcare** consultant for the purpose of our insurance schemes in **Ireland** (**you** can phone or write to us if **you** would like to know whether or not a particular registered medical practitioner is recognised by us or **you** can check our website [www.layahealthcare.ie](http://www.layahealthcare.ie)).

If **you** need to receive **treatment** in a country outside **Ireland**, a **consultant** will refer **you** to a surgeon, physician, or anaesthetist who is less than 70 years of age and is legally qualified to provide the **treatment** in that country.

#### Cosmetic treatment

**Treatment** which is defined as medical or surgical and is primarily for the purpose of improving appearance or self-esteem.

#### Day-case treatment

**Treatment** where, for medical reasons, **you** have to be admitted into a **hospital** and occupy a bed in that **hospital** during the day, but not overnight, for **treatment** which would be accepted generally by the medical profession in **Ireland** as **day-case treatment** as opposed to out-patient treatment.

## Dental Practitioner

A **dental practitioner** with a current full registration with the Irish Dental Council, who holds a primary dental qualification. He/She is community based and provides dental care.

## Dependants

**Your** husband or wife or partner and any child or **dependant** of **yours** who we have agreed with **you** to accept into membership of one of the **schemes**, and who is also named on **your** membership certificate as one of **your** **dependants**.

## Emergency dental treatment

Restorative **dental treatment** urgently required in order to alleviate pain, inability to eat or any acute dental condition caused by an accidental external impact to the mouth and which presents an immediate and serious threat to a person's general health.

## Female recipient

The **female recipient** of the specified infertility treatment available on one of the schemes and who is named on a **laya healthcare** membership certificate.

## Fertility Clinic

Any **fertility clinic** accredited by the Irish Medicines Board (IMB) and listed as a **laya healthcare** recognised clinic at the time **you** receive **your** treatment. This list can change from time to time. Please check with us before having **your** treatment.

## Full cover scheme

The scheme known as the **full cover scheme** under which **laya healthcare** agrees limits on **consultants'** fees with participating **consultants**. A **consultant** is participating in the **full cover scheme** if he or she is listed in **laya healthcare's** list of **full cover scheme** participating **consultants** (**you** can phone or write to us if **you** would like to know whether or not a **consultant** is

participating in the **full cover scheme** or **you** can check our website).

## General medical practitioner/GP

A **registered medical practitioner** who is fully registered with the Irish Medical Council and who is not a **consultant** and is currently practicing as a primary care physician in the community.

## Health Insurance Contract

A **health insurance contract** to which the Irish Health Insurance Act, 1994 (as amended), and the regulations made under that Act, apply.

## Hospital

A **laya healthcare participating hospital**.

## In-patient treatment

**Treatment** where, for medical reasons, **you** have to stay in a **hospital** overnight.

## Ireland

**Ireland** excluding Northern Ireland.

## Lifetime Community Rating Regulations

The Health Insurance Act 1994 (Determination of Relevant Increase under section 7A and Provision of Information under section 7B) Regulations 2014.

## Lifetime Community Rating Health Insurance Contract

A contract that provides for in-patient indemnity payment and to which the Health Insurance Act, 1994 applies.

## Membership start date

The date on which a person begins his or her current continuous period of membership of their **scheme**. The **membership start date** for **you** and **your dependants** is shown for each of **you** individually on **your** current membership certificate. We will treat a person's cover under

the **scheme** as continuous if there is no break in membership of more than 13 weeks.

### Midwife

A **midwife** registered on the midwife register with An Bord Altranais.

### Minimum benefit regulations

The Irish Health Insurance Act 1994 (**minimum benefit**) Regulations 1996, made pursuant to the Irish Health Insurance Act 1994 (as amended).

### Northern Ireland participating hospital

Any hospital in **Northern Ireland** listed in your hospital list on page 30. See Note 1 also.

### Nurse

A **nurse** who is registered with An Bord Altranais for midwifery, health visiting and/or nursing.

### Pre-existing condition

Pre-existing condition: An ailment, illness or condition, where, on the basis of medical advice, the signs or symptoms of that ailment, illness or condition existed at any time in the period of 6 months immediately preceding:

- a) the day **you** took out a Health insurance contract for the first time; or
- b) the day **you** took out a Health insurance contract again after **your** previous Health insurance contract had lapsed for 13 weeks or more.

**Please note that our medical advisors will determine whether a condition is a Pre-Existing condition. Their decision is final.**

### Public hospital

A publicly funded hospital, other than a nursing home, which provides services for a person pursuant to his or her entitlements under Chapter II of Part IV of the Irish Health Act 1970.

### Private Hospital

These are Hospitals listed as private hospitals in the hospital list on page 30.

### Beacon Hospital

This is the benefit available on your scheme in the Beacon Hospital, Sandyford, Dublin 18.

### Hi tech - Blackrock Clinic, Mater Private Dublin and the Beacon Hospital

This is the benefit available on your scheme in the Blackrock Clinic, the Mater Private Dublin and the Beacon Hospital.

### Laya healthcare participating hospital

Any hospital listed in the **laya healthcare participating hospital list** at the time **you** receive **your treatment**. This list may change from time to time, so please check with us before going to hospital that **you** are fully covered for that hospital and that the hospital is still listed. We will send **you** a copy of the most up-to-date list if **you** ask us to.

Please refer to page 28 for the most up to date **laya healthcare participating list** relating to your scheme.

### Participating therapist

We will recognise a person who is a participating alternative **therapist** and is registered with the relevant associations at the time of treatment for the purpose of our insurance **schemes in Ireland**. We will also recognise registered **general practitioners** who are **participating therapists** with the relevant alternative associations. These are listed as follows:

- (a) a chartered or State registered physiotherapist and the Irish Society of Chartered Physiotherapists
- (b) a member of the Irish Association of Speech and Language Therapists and/or the Royal College of Speech and Language Therapists
- (c) a member of the Society of Chiropractors/ Podiatrists, the Institute of Chiropractors and

Podiatrists, the Irish Chiropodists/Podiatrists Organisation Ltd, and/or the British Chiropody and Podiatry Association

- (d) a person who is either on the Professional Register of Traditional Chinese Medicine, the Traditional Chinese Medicine Council of Ireland (TCMCI), British Medical Acupuncture Society, Acupuncture Foundation Professional and/or is accredited to the British Acupuncture Council and/or the Academy of Chinese Culture and Medicine
- (e) a person who is on the Professional Register of the Irish Society of Homeopaths or the Alliance of Registered Homeopaths
- (f) a member of the Chiropractic Association of Ireland (CAI) and McTimoney Chiropractic Association of Ireland
- (g) a member of The Osteopathic Council of Ireland and the Association of Osteopaths in Ireland
- (h) for the purpose of child counselling a **full** member of the Irish Association of Counsellors and Therapist or The Irish Council for Psychotherapy or the Psychological Society of Ireland
- (i) for the purpose of adult counselling a **full** member as a **Clinical Psychologist** in the clinical division of the Psychological Society of Ireland
- (j) a member of the Association of Occupational Therapists of Ireland
- (k) a member of the Irish Nutrition and Dietetic Institute
- (l) a member of the International Association of Infant Massage
- (m) a member of MLD (Manual Lymph Drainage) Ireland
- (n) a member of the Irish Reflexologists Institute, the Federation of Holistic Therapists Ireland and/or the National Register of Reflexologists.
- (o) a member of the British and Irish Orthoptic Society and/or Fellow of the Association of Optometrists of Ireland (FAOI)
- (p) a member of the Association of Neuromuscular Therapists (ANMT), The Irish Association of Physical Therapists, The

Register of Physical Therapists of Ireland or the Irish Institute of Physical Therapists

- (q) a member of the Irish Society of Hearing Aid Audiologists
- (r) a registered **midwife** who is a member of the Association of Lactation Consultants in Ireland and who holds International Board Certified Lactation consultant membership.

(You can phone or write to us if **you** would like to know whether or not someone is a **participating therapist** for the purpose of the scheme).

### Qualifying Period of Unemployment:

Any period or periods of time, greater than 6 continuous months up to a combined maximum of 36 months, after 1st January 2008 where you ceased to have a **Lifetime Community Rating Health Insurance Contract** by reason of unemployment of either you or the person you were dependent on and you or that person you were dependent on was in receipt of a Relevant Social Welfare Payment.

### Registered medical practitioner

A person whose name appears in the General **Register of Medical Practitioners** maintained under the Irish Medical Practitioners Act 2007.

### Registered nursing home

A **nursing home registered** pursuant to the Health Act 2007.

### Renewal date

The **renewal date** shown on **your** membership certificate.

### Routine dental treatment

We refer to **routine dental** as being a general check-up, scale or polish, routine filling or extraction (excludes wisdom teeth) carried out by a registered Dental Practitioner. A dental x-ray, where deemed necessary in the clinical judgement of a registered dentist, is also considered Routine dental treatment.



## Schedule of benefits

This is the **schedule** which we publish from time to time for the purpose of our medical insurance **schemes in Ireland**. This schedule lists various surgical and diagnostic procedures and medical illnesses. It also explains the amount of the **benefits** we shall pay for treatment provided by a **consultant** and for **surgical out-patient treatment** provided by a **general practitioner** (we will make available to **you** a copy of the schedule if **you** ask us to).

## Scheme

**Scheme** means whichever **laya healthcare** health insurance scheme **you** are a member of. Please see your membership certificate for the name of you and/or your dependents scheme(s).

## Surgical out-patient treatment

**Out-patient treatment** consisting of a surgical procedure listed in the **schedule of benefits**.

## Treatment

Any health services a person needs solely for the medical investigation, **treatment**, cure or alleviation of the symptoms of illness or injury. The **treatments** which are covered and/or level of cover for those **treatments** may change during the **Year** (for example where a procedure is re-designated or is no longer covered by **laya healthcare** in a participating hospital), so please check with us before booking in for those treatments that **you** are properly covered for the relevant **treatment**. We will send **you** a copy of the most up to date **treatment** list if **you** ask us to.

## Year

The period starting on **your membership start date** or a **renewal date** and ending at midnight on the day before the next **renewal date**.

## You/your

This means **you**, the main member and **your dependants**.

## 3. Joining the scheme

- (a) **Your** membership of **your scheme** begins on **your** start date as shown on **your** membership certificate.
- (b) The membership of each of **your dependants** of their **scheme** begins on their start date as shown on **your** membership certificate.
- (c) If **you** enrol **your** child as a **dependant** within 13 weeks of the child's birth, **your** child's membership of the **scheme** will be treated as having begun on the date of the child's birth. And if **you** are a member of the **scheme**, **you** can apply to enrol **your** newborn child as a **dependant** of their **scheme(s)** free of charge until **your** first **renewal date** after his or her birth.
- (d) The agreement between **you** and us for **your** membership of any of the **scheme(s)** shall be separate from any agreement between us and **you** for **your** membership of any other **laya healthcare** insurance scheme or schemes.
- (e) The **scheme** of which **you** are a member is shown on **your** membership certificate.

## 4. Your membership certificate

Your membership certificate forms part of the agreement between you and **laya healthcare**. This section explains the information that is provided on your membership certificate

### LCR Credit Months:

Any previous months in which **you** had a **Lifetime Community Rating Health Insurance Contract** or in which **you** had a **Qualifying Period of Unemployment**. The amount of credited months **you** have is subtracted from **your** age to determine **your Age of Entry**

### PMI:

This is the total amount of months **you** previously had a **Lifetime Community Rating Health Insurance Contract**

### UE:

This is the total amount of months **you** previously had a **Qualifying Period of Unemployment**

## LCR Amount:

The additional loading that **you** have to pay in accordance with **Lifetime Community Rating Regulations**

## LCR Waivers:

These are exemptions that mean that **you** will not be subject to a **LCR Amount**. These exemptions are listed below:

Non-resident - **you** are entitled to this waiver if **you**:

- were resident outside of Ireland on 1st May 2015, and you subsequently established residency in Ireland,
- subsequently became resident in Ireland after that date, and
- **you** took out a Health Insurance contract within 9 months of establishing residency in Ireland

Continuous PMI Cover - you are entitled to this waiver if **you**:

- had a **Lifetime Community Rating Health Insurance Contract** on the 30th April 2015 and
- **you** have held a **Lifetime Community Rating Health Insurance Contract** on a continuous basis since that date

## 5. Renewing your membership

- Your** membership of the **scheme** will automatically renew on **your renewal date**, each year (subject to Rule 11 on page 14) for a further year unless we write to notify **you** that we have decided to end the **scheme**. In that case, **your scheme** membership will end at the end of the year in which we notify **you** of our decision.
- You** renew **your** membership of the **scheme** by continuing to pay **your** subscriptions after **your renewal date**.

## 6. Your subscriptions

**You** must pay the subscriptions **you** have agreed with us for **your membership** of the

**scheme** when it falls due. We may increase the subscriptions **you** have to pay each **year** (see Rule 11 on page 14).

**You** must pay **your** subscriptions in a way which is reasonably acceptable to us. You can pay either annually, quarterly or monthly by direct debit from a bank or with Mastercard, Visa or Laser card. A credit charge will apply if paying by installments.

If a change to **your** membership results in a premium refund of less than or equal to €5, no refund will be provided unless agreed by **you** with **laya healthcare**.

If a change to **your** membership results in a premium shortfall of less than or equal to €10, payment will not be required unless agreed by **you** with **laya healthcare**.

## 7. Ending your membership

- You** have the right to cancel **your** membership of the **scheme** by writing to us within 14 days of **you** receiving **your** first membership certificate. We will give **you** a full refund of any money **you** have paid us as long as **you** have not made any claims.
- Your** contract is for a period of one year unless we agree to a different period when commencing **your** policy. If **you** do cancel mid-year, **you** will not receive any refund on **your** premium. In the event of non-payment in accordance with the payment terms of **your** contract, such non-payment will constitute a breach of contract. In such circumstances we will not pay any benefits for the contract term and we will seek recovery of the losses and expenses incurred by us as a result of **your** non-payment.
- You** may also cancel the membership of any of **your dependants** of their **scheme** by writing to us within 14 days of **you** receiving **your** first membership certificate which lists them as a member. We will give **you** a full refund of any money **you** have paid for those **dependants**, whose membership **you** have cancelled within 14 days, as long as no claims have been made in respect of them.

- (d) **Your dependants** contract is for a period of one year unless we agree to a different period when commencing **your** policy. If **you** do cancel **your dependants** contract mid-year, **you** will not receive any refund on **your** premium. In the event of non-payment in accordance with the payment terms of **your** contract, such non-payment will constitute a breach of contract. In such circumstances we will not pay any benefits for the contract term and we will seek recovery of the losses and expenses incurred by us as a result of **your** non-payment.
- (e) We can end or refuse to renew someone's membership of the **scheme** if they have at any time made a fraudulent misrepresentation which relates to their contract with **laya healthcare** or any other **Health Insurance Contract**, and which has, or could have, resulted in us, or any other registered health insurer, suffering financial loss. This includes information which could have affected our decision to allow anyone to join the **scheme** or what subscriptions they have to pay, or whether or not we have to pay any claim for **benefits**.
- (f) **Your** membership of the **scheme** will end immediately if **you** stop living in **Ireland** for a consecutive six month period.
- (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 30 days.
- (h) Where a change made to your policy increases your subscriptions and we choose to cancel your policy in accordance with 7(g), we may cancel your policy from whatever period your subscriptions provide cover for.
- (i) If a person's membership of the **scheme** ends because we end their membership (eg. for fraudulent misrepresentation), we will give a refund of subscriptions paid for them for the period after their membership ends.
- (j) If **you** cease to be a member of **your scheme** for any reason at any time, the membership of each of **your dependants** on the **scheme**

will also end at the same time unless we otherwise agree in writing at the time. **Your dependants** will need to make their own arrangements with us to continue their membership of their **schemes**. They can do this by telephoning or writing to us. We will explain to them what they will need to do.

## 8. What is covered under the scheme

- (a) We will pay **benefits** for **treatment** a person receives while they are a member of their **scheme**. We will pay **benefits** under the **scheme** of which they were a member at the time they received the **treatment** and according to the rules and Benefit Description Table of the **scheme** that applied to them at that time. We will not pay **benefits** for **treatment** which a person receives while he or she is not a member of the **schemes**.
- (b) We will only pay fees and charges for **treatment**, services and facilities that are reasonable and customary and in any event only up to the limits shown in the **Benefit Description Table**. By reasonable and customary we mean that what **you** are charged for and how much **you** are charged is not more than what the majority of our other members of the **schemes** are charged in Ireland for similar **treatment** services or facilities.
- (c) The **treatments** which are covered and/ or level of cover for those **treatments** may change during the **Year** (for example where a procedure is re-designated or is no longer covered by **laya healthcare** in a participating hospital), so please check with us before booking in for those **treatments** that **you** are properly covered for the relevant **treatment**. We will send **you** a copy of the most up to date **treatment** list if you ask us to.
- (d) We may pay **benefits** direct to the person who provided the **treatment** or to **you** or **your dependants**. We will pay benefits after deducting any withholding tax or other deductions that we are required to make by law.

- (e) We will only pay **benefits** for costs and expenses that **you** have to pay. We will only pay **benefits** for **treatment** that **you** need and have received.
- (f) Any **benefits** we pay for **treatment** to which **you** are not entitled, will still count towards the maximum amount we will pay under the **scheme**. We may decide to make these payments, but it does not mean we will have to pay them in the future.
- (g) We will pay **benefits** for **in-patient treatment** for psychiatric or addictive conditions or problems up to the following limits:
- (i) The maximum number of days of **in-patient treatment** for psychiatric conditions (other than those referred to in 'ii') for which we shall pay **benefits** for any person in any calendar year shall be 100 less the number of days of such **treatment** that the person has received during the same calendar year, in respect of which a payment has been made by us or any other **Health Insurance Contract**.
- (ii) The maximum number of days of **in-patient treatment** for alcoholism, drugs or substance abuse for which we shall pay **benefits** for any person in any continuous period of five years shall be 91 less the number of days of such **treatment** received by that person during the same five-year contract period in respect of which a payment has been made by us or any other **Health Insurance Contract**.
- (h) The maximum number of days of **in-patient treatment** and **day-case treatment** combined for which we shall pay **benefits** for any person in any calendar year shall be 180 less the number of days of such **treatment** received by that person during the same calendar year for which any payment has been made or is payable under any **Health Insurance Contract**. In the case of anyone who joins or cancels during the year, their number of eligible days for **in-patient** or **day-case treatment** will be calculated on a pro rata basis.
- (i) We will only pay **benefits** in relation to the diagnosis or treatment of illness or injury of a person which would be accepted generally by the medical profession in **Ireland** as appropriate and necessary, having regard to the standards of medical practice and to the nature and cost of any other recognised forms of treatment as well as to all the circumstances relevant to the person.
- (j) We do not have to pay **benefits** for **in-patient treatment** provided by a **hospital** if we are of the reasonable opinion, based on appropriate medical advice, that the **treatment** could have been received as **day-case treatment** or **out-patient treatment**. We also do not have to pay benefits for day-case treatment if we are of the reasonable opinion, based on appropriate medical advice, that the **treatment** could have been received as **out-patient treatment**. However, we will pay benefits for such treatment as follows:
- if **you** receive **in-patient treatment** and we determine that the **treatment** could have been received as **day-case treatment**, we may treat such **treatment** as **day-case treatment** for the purpose of paying **benefits**
  - if **you** receive **in-patient treatment** or **day-case treatment** and we determine that the **treatment** could have been received as **out-patient treatment**, we may treat such **treatment** as **out-patient treatment** for the purpose of paying benefits.
- (k) Despite anything to the contrary in these rules and the **Benefit Description Table**, **you** may claim any **benefits** we are required to pay under the **minimum benefit regulations**.
- (l) We will only pay **benefits** for **consultants' fees** for **in-patient treatment** or **day-case treatment** if the **treatment** is provided in a **laya healthcare participating hospital**.
- (m) In the case of a person who was covered under a **Health Insurance Contract** within 13 weeks before their **membership start date**, we will only pay **benefits** for **treatment** received during their additional cover waiting period if **benefits** for the **treatment** would have been payable under that **Health Insurance Contract**. And we will only pay **benefits** for such **treatment** during the additional cover waiting period up to the amount that would have been payable under that **Health Insurance Contract** if the amount is less than would otherwise be

payable by us under the **scheme**.

A person's additional cover waiting period for this purpose shall be:

- the first year following their **membership start date** for maternity in-patient and home birth benefits shown on your Benefit Description Table.
- the first two years following their **membership start date** for all other **benefits**

This rule will not restrict cover for **treatment** arising out of any illness, injury or disease which originated after the person's **membership start date**. This rule applies both to a person who becomes a member of the **scheme** for the first time or to anyone changing their **scheme** to a **scheme** which generally provides more extensive cover.

- (n) Subject to **laya healthcare** paying benefits up to the amount required by the **minimum benefit regulations**, **laya healthcare** shall deduct the private hospital excess/Hi-tech hospital excess. The excess applies on a per claim basis.

## 9. What is not covered under the scheme

### We will not pay benefits for the following

- (a) **Treatment** which a person requires during any waiting period that may apply to the **treatment** under their **scheme**. All waiting periods commence on a person's **membership start date** or the date of the change to their **policy/schemes**.

### There are three waiting periods that apply under the scheme

- the initial waiting period - this applies to any **treatment** that a person may require
- the pre-existing condition waiting period - this only applies to **treatment** which a person requires for a **pre-existing condition**
- the maternity waiting period - this only applies to **treatment** that a person requires for pregnancy or childbirth.

### The initial waiting period is

- the first 26 weeks of membership

### The pre-existing condition waiting period is

- the first five years of membership

### The maternity waiting period applies

- The maternity in-patient and home birth benefits in the Benefit Description Table applies during the first 52 weeks of membership.

### Waiting periods for Infertility

The following waiting periods apply for infertility treatment:

- the first 52 weeks of membership for those who join.
- the first 52 weeks of membership for existing members that transfer or change between schemes to avail of this benefit.
- the first 52 weeks for existing 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.

### The above waiting periods will not apply

- to any child of **yours** who becomes a member of the **scheme** within 13 weeks of their birth; or
  - to any **treatment** received by a person resulting from an accident or injury which occurred while they were a member of the **scheme** or covered under another **Health Insurance Contract**.  
The waiting periods shall be reduced by a person's continuous period of cover (if any) under one or more **health insurance contracts** prior to their **membership start date** if the period of continuous cover ended within 13 weeks of their **membership start date**. (A person's cover shall be treated by us as continuous even if there is a break in cover, but only if the break in cover does not last more than 13 weeks). Please remember that we will not pay benefits for any **treatment** which a person receives while he or she is not a member of the **scheme**.
- (b) **Treatment** directly or indirectly relating from or to do with male or female birth control,

infertility or assisted reproduction. This exclusion will not apply to investigations relating to infertility or the infertility benefit.

- (c) Any **treatment** including drug therapy, device and procedure, which is experimental and unproven and not recognised as a standard **treatment** in Ireland, UK and Europe.
- (d) Cosmetic **treatment**, except the correction of accidental disfigurement or significant congenital disfigurement or significant disfigurement due to disease.
- (e) **Treatment** where injury or illness is caused by war, civil disobedience or any act of terrorism or chemical, biological or nuclear disaster in **Ireland** or overseas.
- (f) **Treatment** for symptoms which are not due to any underlying disease, illness or injury.
- (g) **Treatment you** receive outside **Ireland**. This exclusion will not apply to **treatment that you** receive in an emergency because of a sudden illness or injury while travelling temporarily outside Ireland or treatment approved as part of **laya healthcare's** medical tourism benefit. But we will only pay those **benefits** and costs under the Treatment Overseas benefit in the Benefit Description Table. We will not pay **benefits** if any of the following apply to the person who receives the **treatment**:
  - if **you** are receiving treatment at the time of travel and/or **you** know before **you** travel that treatment may be required while temporarily overseas
  - **you** travelled abroad despite being given medical advice that **you** should not travel abroad
  - **you** were told before travelling abroad that **you** were suffering from a terminal illness
  - **you** travelled abroad to receive **treatment**
  - **you** knew **you** would need the **treatment** before travelling abroad

This exclusion will not apply to treatment that we have agreed **you** may receive in a hospital in the EU and which has been pre-approved by us because the treatment is not available in Ireland.

  - conditions arising from deliberately injuring yourself
  - conditions arising from alcohol and drug abuse
  - conditions arising from a psychiatric condition
  - injuries caused during mountaineering, motor competitions and competitive professional sport
  - convalescence or rehabilitation services
  - injuries **you** received while breaking the law
  - pregnancy-related admissions or giving birth after 34 weeks
  - expenses incurred after a member has been discharged from hospital
  - injuries caused by air travel unless **you** are a passenger on a licensed aircraft operated by an airline.
- (h) **Treatment** provided by a **consultant** whom the Irish Medical Council does not recognise as having knowledge and expertise in a specialty relevant to that **treatment**.
- (i) **Treatment** in any hospital or by any registered medical practitioner or therapist to whom we have sent a written notice saying that we no longer recognise them as a **laya healthcare participating hospital**, or **consultant** or **participating therapist**, as the case may be.
- (j) Any dental or orosurgical or orthodontic **treatment** or procedure unless it is a surgical or medical procedure listed in the **Schedule of Benefits**.  
We will only pay **benefits** for the following **treatment** if **you** get our permission beforehand:
  - periodontal mucoperiosteal flap surgery
  - removal of buried teeth (single or multiple)
  - removal of buried or impacted tooth/teeth.

Please note: emergency or routine dental treatment is not covered overseas.
- (k) Preventive **treatment** such as check-ups or screening, except colon cancer screening provided by a **laya healthcare participating hospital**. This benefit is paid subject to certain clinical indicators. Please ask us for details.
- (l) **Treatment** relating to eating disorders or weight reduction other than anorexia nervosa

or bulimia nervosa.

- (m) Convalescence in a nursing home other than a **registered nursing home** or the benefit described under your convalescence benefit on your Benefit Description Table.
- (n) Medical reports.
- (o) Any penalty charge in lieu of Health Act contributions.
- (p) Nursery fees.
- (q) Hearing aids, spectacles and contact lenses (except as specified in the **Benefit Description Table**), dentures or orthodontic appliances.
- (r) Any **treatment** not specified in the **minimum benefit regulations** or in our **Schedule of Benefits** unless we agree to include it. This exclusion will not apply to the benefit 'Treatment not available in Ireland' shown on your Benefit Description Table.
- (s) Charges for drugs or medication unless provided when an in-patient and as agreed with the hospital.
- (t) **Laya healthcare** will have no obligation to pay otherwise eligible claims where they are submitted in respect of a spouse, parent, child, brother, sister, uncle, aunt, niece, nephew of a consultant, dentist or alternative therapist, general practitioner or any other provider of service.
- (u) Vaccinations other than those specifically covered by **your** plan.
- (v) Long term care in a **laya healthcare** participating hospital which in the opinion of our medical advisors is in relation to rehabilitation or convalescence.
- (w) Any treatment or provider unless we have specified that we provide full cover.

## 10. Making a claim

- (a) When possible, **you** should tell us about any **treatment you** are going to have. This gives us the chance to tell **you** if **you** can claim for **benefits**. We may ask **your consultant** or other registered medical practitioner to provide us with full written details of the **treatment**.

(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 of the following:

- a written claim within 12 months of the date of any non-**surgical out-patient treatment** and six months of the date of any other **treatment** (unless this was not reasonably possible). **You** must make the claim in the way that we reasonably ask **you**. We may change the procedure for making a claim. If we do change the procedure, we will write and let **you** know.
- 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** for which **you** are making a claim
  - 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) Notwithstanding Section 10(c)1, we shall only pay benefits for out-patient treatment after your renewal date. Claims for out-patient treatment submitted to us prior to your renewal date will not be processed and shall be returned to you.

- (e) In order to process a claim we require a fully completed claim form. If information required to process the claim is incomplete or ambiguous on the claim form, our claims department will follow up with the necessary party to obtain this information.

Please note: if the required information is not received within six months, the claim will be deemed ineligible for benefit.

## Appeals

If we decline **your** claim, **you** may appeal in writing or phone to the Claims Appeals Department, laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181. Phone: 1890 700 890.

## Important Note

### FRAUD POLICY:

- **Laya healthcare** operates a fraud policy in respect of all claims made under our Health Insurance Contract.
- Members should note that regular audits of claims are undertaken by **laya healthcare**.
- In all instances where fraud is suspected in respect of a particular claim, a full and comprehensive investigation will be carried out by us.
- If, following that investigation, a finding of fraud is made or if a claim be deemed in any respect fraudulent, the claim shall be disallowed in its entirety.
- If, after that investigation, a finding of fraud is made, or if a claim is in any respect fraudulent or dishonest and submitted with a view to obtaining any **benefit** under this policy, all **benefit** under this policy shall be forfeited. For example, overstatement of any medical fees incurred.
- Any member found guilty of submitting a fraudulent claim shall have their **Health Insurance Contract** suspended with immediate effect.
- All claims of whatever nature being considered under that individual member shall be suspended with immediate effect.
- In addition, if any claim is fraudulent in any respect, **laya healthcare** reserves the right to refer the matter and details of the claim to the appropriate authorities to prosecute the member.

## 11. Changes to the agreement

- (a) We may change any of the terms of **your** membership of **your schemes** each **year** on **your renewal date**. These changes can include, for example, how much **your** subscription will be and how often **you** have to pay it. The changes can also include changes to the **benefits**. We will not add any restrictions or exclusions to **your** cover that are personal and specific to **you** concerning medical conditions that started after **you** joined the **scheme**. Changes will only apply to **you** for the period following the **renewal date** when the change was made. The changes will not apply to the period before the **renewal date**.
- (b) We will write to tell **you** about any of these changes before the **renewal date** on which they are to take effect.
- (c) We can increase or reduce the subscriptions **you** pay at any time if there is an increase or decrease in the rate of tax or any other government or statutory charge or if any new tax or government or statutory charge is introduced which is related to **your Health Insurance Contract** with **laya healthcare**. If we do, we will only increase the subscriptions **you** have to pay to cover the cost to us of the changes in the taxes or charges. We will write to tell **you** before increasing **your** subscription.
- (d) We may make any changes to the terms of **your** membership of the **scheme** and **your** subscriptions at any time if we are required to do so by law. We will write to tell **you** about any such change as soon as is reasonably practical and **you** may **end your** membership of the **scheme** within 14 days of us telling **you** about the change. If, as a consequence, **you** end **your** membership, we will refund any subscriptions that **you** have paid for the period after **your** membership ends.

## 12. General terms and conditions

- (a) **Your** policy and all communication between **you** and us will be in English.



- (b) These terms will be governed by Irish law and all matters to do with the **schemes** will be dealt with by the courts in **Ireland**.
- (c) We will not return any documents **you** send us, unless **you** ask us to do so at the time **you** send them to us.
- (d) Any changes to these terms will only be valid if they are made according to these rules or the Benefit Description Table, unless we agree any changes with **you** in writing. Nobody else can change **your** terms of membership of the **scheme** on our behalf or decide not to enforce any of our rights.
- (e) If we do not use our legal rights it does not mean we have given them up. We may use them in the future.
- (f) If **you** write to us about anything, **you** must send **your** letter by pre-paid post or deliver it personally to: **Laya healthcare**, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181.

If we change this address, we will write to tell **you** about the change.

We will send any letters to the address **you** last told us about. **You** and we can assume that the letter is received on the day after it has been delivered, if delivered personally, or three days after posting if it was sent by pre-paid post.

- (g) **You** must write and tell us as soon as possible if **you** have claimed **benefits** for any **treatment** which **you** needed because somebody else was at fault.
- (h) **You** should write to tell us if **you** have any other insurance cover for **benefits** that **you** have claimed from us. If **you** do have insurance cover with someone other than **laya healthcare**, we will only pay our share of any **benefits**.
- (i) We will pay **benefits** in accordance with the rules for **treatment** which was due to the fault of someone else.  
However, if **you** claim **benefits** for **treatment** which was due to the fault of someone else, **you** must take any steps we may reasonably ask **you** to take to recover the cost of the

**benefits** we have paid from the person whose fault it was. **You** must also claim interest if **you** are entitled to interest. **You** must pay us the money (and any interest) that **you** recover from that person up to the amount of the **benefits** we have paid for the **treatment**.

### Third-party Claims

- 1) **Expenses** which **you** are entitled to recover and do in fact recover from another person/legal entity (a Third-Party) are, where **laya healthcare** has already paid out in respect of the **treatment** concerned, required to be refunded to **laya healthcare** on the following basis:
  - 2) **Legal Action Proceedings** Where a claim is submitted to **laya healthcare** in respect of **treatment** required as a result of an injury caused through the fault of a Third-Party, and where **you** propose to pursue a legal claim against that Third Party (a Third Party Claim), **laya healthcare** will pay benefit in accordance with these rules provided that **you** (or the subscriber if you are under 18 years of age) complete and sign the standard **laya healthcare** claim form (including the accident section).  
**Laya healthcare** will also require **you** to complete and sign the standard **laya healthcare** authorisation letter (the Authorisation Letter) which includes an undertaking
    - (i) to incorporate a claim for all **benefits/** medical **treatment** costs already paid out by **laya healthcare** in any Third Party Claim;
    - (ii) to notify **laya healthcare** that **you** intend to commence or have commenced a Third Party Claim;
    - (iii) to provide **laya healthcare** with full details in writing of the outcome of any Third Party Claim and/or settlement; and
    - (iv) unless otherwise directed by a Court, to deduct from any amount received on foot of a successful Third Party Claim or settlement and refund (or direct your solicitor to refund) to **laya healthcare** directly, an amount

equivalent to the **benefits/medical treatment** costs previously paid out by **laya healthcare** in respect of that Third Party Claim.

- 3) **Injuries Board** Where **you** submit a claim to the Injuries Board, **laya healthcare** will pay benefit in accordance with these rules provided that **you** (or the subscriber if you are under 18 years of age) complete in full and sign the standard **laya healthcare** claim form (including the accident section).

The Authorisation Letter provided by **you** authorises **laya healthcare** to provide the Injuries Board with details of all **benefit/medical expenses** paid by **laya healthcare** relating to **your** claim, and requires **you** to provide **laya healthcare** with details of the Injuries Board's assessment. Where the Injuries Board decides that the case would be more appropriately dealt with by the Court, the provisions of Section 2) sub-sections (i) and (ii) will apply and should **you** decide to pursue the claim further through the Courts and/or to appeal a decision of the Injuries Board through the Courts system, **laya healthcare** will continue to rely on the undertakings provided by **you** in the Authorisation Letter.

- 4) **Criminal Injuries Compensation Tribunal Claims** If **you** are pursuing a claim through the Criminal Injuries Compensation Tribunal, **laya healthcare** will pay benefit in accordance with these rules provided that **you** (or the subscriber if you are under 18 years of age) complete in full and sign the standard **laya healthcare** claim form (including the accident section).

The Authorisation Letter provided by **you** requires **you** provide **laya healthcare** with a copy of the written confirmation from the Criminal Injuries Compensation Tribunal. The Authorisation Letter also authorises **laya healthcare** to seek details of any settlement directly from the Criminal Injuries Compensation Tribunal and authorises the Criminal Injuries Compensation Tribunal to release this information to **laya healthcare**.

- 5) **Unsuccessful/Withdrawn Claims** If a Third Party Claim or claim submitted to the Injuries Board or claim pursued through the Criminal Injuries Compensation Tribunal is not successful or is withdrawn, **laya healthcare**

will not seek a refund of the benefit/medical expenses paid, provided that **you** arrange for full written details of the case to be supplied by **your** solicitor, outlining to the satisfaction of **laya healthcare** the reasons why the case was unsuccessful or was discontinued.

- 6) **Disclosure** It is **your** responsibility as the member to disclose to **laya healthcare** full details of any action to be taken against a Third-Party in relation to any incident/accident in respect of which **laya healthcare** has paid **benefit/medical expenses** to **you** and to comply with the requirements of the Authorisation Letter provided by **you**.

## Data Protection Statement

**Laya Healthcare** Limited and Elips Insurance Limited act as joint data controllers in relation to information held about you for the purposes of the Data Protection Acts. You should show this notice to anyone who may be covered by your **insurance** policy with **laya healthcare**.

We will use the information you provide to manage and administer your insurance policy, including underwriting and claims handling and for money laundering prevention purposes. In order to provide you with products and services, this information will be held in the data systems of **laya healthcare** and Elips Insurance Limited or by our agents or subcontractors.

In addition to the routine administration of your policy we may also use your data to:

- invite you to events we are sponsoring
- invite you to various events we run exclusively for our members
- gauge satisfaction with the service you received from us. We may use your data in such a manner for a period of 18 months after your membership ends
- perform Market research. We may use your data in such a manner for a period of 18 months after your membership ends

Information may be shared with other insurers for the following purposes (either directly or through people acting for the insurer such as an Investigator):

- where we are entitled to do so under the Data Protection Acts
- in accordance with The Health Insurance Act 1994 (Determination of Relevant Increase under section 7A and Provision of Information under section 7B) Regulations 2014. The purpose of such a transfer is to confirm information that you have provided on taking out a policy with a new insurer
- for the efficient payment of Stamp Duty, payable on your Health Insurance contract under section 125A of the Stamp Duties Consolidation Act 1999

We may share your personal information with hospitals and/or consultants to aid the efficient processing of claims. We may pass contact details of female members aged between 50 and 64 years of age to the National Breast Screening Programme. If you would prefer us not to do so please let us know. We may contact you with a reminder that your insurance is due to be renewed. In the interest of customer service, calls are recorded and monitored.

We take our security responsibilities seriously, employing the most appropriate physical and technical measures, including staff training and awareness. We review our security measures and procedures regularly.

It may be necessary for us to collect sensitive information (such as medical conditions) about you and others named on the insurance policy.

We collect information about you, to include all necessary information as **laya healthcare** or its authorised agents may obtain (or seek from your physician or a hospital) in connection with any treatment or other services provided to you or your dependant(s). This may include (with respect to any claims under this Policy) copies of hospital/medical records, by which we mean the following in particular:

- records of physical or mental illness or ill-health;
- medical histories;
- records of treatments obtained by you;
- length of any stay in a hospital;
- other treatments or services received by you or your dependant(s); and

In general will also include other relevant and

pertinent information which we require to administer your policy and/or manage, assess or administer any claims thereunder from time to time.

We may use the information about you that we hold (both personal and sensitive personal information) for the following purposes:

- for managing and administering your insurance policy
- for underwriting and claims handling
- for money laundering prevention purposes
- to analyse and examine the claims processes and treatment/over-night stay/convalence options applied/ utilised by medical service providers
- to audit medical service providers generally
- to examine the handling of claims by a medical service provider.

It may be necessary for us to collect sensitive information (such as medical conditions) about you and others named on the insurance policy. By going ahead with this insurance you will be agreeing to us or our agents or other insurers processing that information. Before you provide sensitive information about others, you should make sure they have given their express consent.

Medical information will be kept confidential and may be disclosed, on a strictly confidential basis, to those involved with your treatment or care or their health professional agents. However, anonymised data - that is, information which does not identify an individual - may be used by **laya healthcare**, or disclosed to others, for research or statistical purposes.

Access to non-medical information may be granted by **laya healthcare** to others on a strictly confidential basis in the course of and for the purpose of the efficient administration of **laya healthcare** (for example, in connection with audit, systems development, managing or improving our services).

It is our policy to only take instructions to change a policy from the main member or from company secretaries where the company is administering or contributing to the cost of the scheme. In some cases we may also deal with other people who call on your behalf with your consent.

**Laya healthcare**, would like to keep you informed about products and services they provide. If you would prefer not to receive this information please contact us. You will be given an opportunity to opt-out of receiving such messages and information on each occasion we contact you by post, e-mail and sms text message.

Your information may also be used for these purposes for a period of 1 year after your policy has lapsed. Thereafter we will only contact you if you expressly request us to do so.

You have the right to request a copy of the information we hold about you by writing to our Information Protection Manager, at **laya healthcare**, Eastgate Road, Eastgate Business Park, Little Island, Co Cork, T45 E181. Please review your information and contact us if you wish to make changes.

## 13. Tax relief

Under current Irish tax legislation **you** are entitled to income tax relief in respect of **your** subscription. Relief is given by us at source which means all our subscriptions are shown net of the applicable rate of income tax.

## 14. Making a complaint

We aim to provide a first-class service to our members at all times. However, if **you** are in any way dissatisfied, please phone or write to: The Head of Customer Service, **laya healthcare**, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181. Phone: **1890 700 890**

If **you** are not satisfied with our decision or if we haven't given **you** a decision after 40 business days, **you** have the right to refer **your** complaint to the Insurance Ombudsman at: The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Phone: 1890 882090.

## Benefit definitions and descriptions

The benefits and cover **you** have available on **your** chosen scheme are set out in full on your **Benefit Description Table**.

Please read the following descriptions to help you understand your benefits and the terms we use to describe them.

While **laya healthcare** has taken all reasonable care to ensure that the following descriptions accurately describe the cover available to **you**, **your** cover is as set out in the **Benefit Description Table** attached to your **Scheme** (which may vary from time to time).

## Hospital Cover

For a full list of the **laya healthcare** participating hospitals please see page 30.

### Day-case

This is where, for medical reasons, **you** have to be admitted into a hospital and occupy a bed in that hospital during the day, but not overnight, for treatment which would be accepted generally by the medical profession in Ireland as **day-case treatment** as opposed to surgical **out-patient treatment**.

### Out-patient treatment

**Treatment** which is not **in-patient treatment** or **day-case treatment**. For example, **treatment** in a doctor's surgery.

### Semi-Private

This is accommodation in a room in a **private hospital** which contains not more than five beds or a **laya healthcare** approved bed in a **public hospital** which is a designated private bed under the Health Services (in-patient) regulations, 1991 and in a room which contains not more than five beds.

## Private

This is accommodation in a room in a **private hospital** which only has one bed or a **laya healthcare** approved room in a **public hospital** which has only one bed and which is a designated private bed under the Health Services (in-patient) Regulations 1991.

## Specialist Cardiac Procedures

This is benefit for **hospital** charges for treatment received in certain **Hi-tech hospitals** (these **hospitals** can change from time to time) for certain types of specialist cardiac surgery, once medically necessary and according to the other rules on your scheme. A list of the specialist cardiac surgery for which we will pay benefits in full on your scheme is available on request.

## Specified Orthopaedic Procedures

These are orthopaedic procedures which, depending on your scheme and the hospital you attend, may be liable to a shortfall payable by you to the hospital. These procedures are listed below:

Code	Procedure
3660	Arthroplasty of hip using prosthesis, unilateral
3666	Metal on Metal hip resurfacing arthroplasty, unilateral
3661	Revision of total hip arthroplasty, acetabular and femoral components with or without autograft or allograft
3910	Prosthetic replacement (total) of knee joint, unilateral
3911	Revision of arthroplasty of knee joint, with or without allograft, one or more components.

For details of the Shortfall payable please contact Laya Healthcare or refer to the “For Members – Checking Your Cover” section of our website.

Where you have to pay a shortfall under this benefit any other private hospital excess or shortfall which you would otherwise have to pay for that private hospital in which the Specified Orthopaedic Procedure was performed will not apply.

The procedures classified as Specified Orthopaedic Procedures and the hospitals in which a shortfall will apply may change from time to time so please contact us in advance of any treatment or refer to the “For Members – Checking Your Cover” section of our website for details of the applicable hospitals.

## Private Hospital Excess

A **private hospital** excess, if applicable to **your scheme**, is the amount **laya healthcare** shall deduct from the overall claim for **hospital** charges for treatment in a **private hospital**. This is the amount you shall pay directly to the **private hospital** on admission. This excess applies on a per claim basis.

## Hi-tech Hospital Excess

A Hi-tech Hospital Excess, if applicable to **your scheme**, is the amount **laya healthcare** shall deduct from the overall claim for hospital charges for treatment in a Hi-tech hospital. This is the amount **you** shall pay directly to the Hi-tech hospital on admission. This excess applies on a per claim basis.

## Shortfall

If you occupy accommodation or receives treatment in a **laya healthcare participating hospital** which is not fully covered on their **scheme** a shortfall will apply. The shortfall amounts are set out on your **Benefit Description Table** and apply per day of treatment.

**Laya healthcare** reserves the right to increase these by 20% on an annual basis.

This shortfall amount is in addition to any private/Hi-tech hospital excess which may apply to your scheme.

## Participating Consultant Fees

This is benefit for consultant's fees for providing in-patient, day-case treatment in a **laya healthcare participating hospital** and for providing **surgical out-patient treatment**. If a person receives this treatment from a consultant participating in the full cover scheme, we will pay the consultant's charges in full in accordance with the terms previously agreed with the consultant,

which is the amount shown as the full rate in the **Schedule of Benefits** for the treatment they receive. If the member receives treatment from a consultant who is not participating in the full cover scheme, we will pay the consultant's fees for these services in accordance with and up to the amount shown as the standard rate in the **laya healthcare Schedule of Benefits** for the treatment they receive. We will also pay fees charged by general medical practitioners for providing **surgical out-patient treatment** in either a **laya healthcare participating hospital's** day-surgery facility or in a doctor's surgery. We will pay these fees in accordance with and up to the amount shown as the standard rate in the schedule of benefits for the treatment they receive.

### Psychiatric Treatment

We will pay benefits for in-patient treatment for psychiatric conditions up to 100 days less the number of days of such treatment that the person has received during the same calendar year, in respect of which a payment has been made by us under any other **Health Insurance Contract**.

### Treatment relating to alcoholism, drug or substance abuse

The maximum number of days of **in-patient treatment** for alcoholism, drugs or substance abuse for which we shall pay benefits for any person in any continuous period of five years shall be 91 less the number of days of such treatment received by that person during the same five year contract period in respect of which a payment has been made by us or under any other **Health Insurance Contract**.

### Convalescence Care

This is benefit for nursing home fees for up to 14 days convalescence which is not in-patient treatment in a registered nursing home following in-patient treatment, but only if the stay is solely for medical reasons connected with the in-patient treatment and a consultant confirms this to us in writing. We will only pay this benefit if the convalescence follows in-patient treatment for

which benefits were payable by us under the scheme.

## Cancer Care Benefits

**These benefits are not subject to the annual out-patient excess (see further details on page 24)**

### Breast Prosthesis

This is benefit for the first prosthesis following receipt of an in-patient claim. Subsequent prosthesis are assessed in accordance with the appliance list. A **GP/Consultant** report will be required if **laya healthcare** have no details of in-patient treatment.

### Hairpiece following cancer treatment

This is benefit for one hairpiece per year following cancer treatment.

### Manual Lymph Drainage

This is benefit for fees charged for Manual Lymph drainage following cancer treatment carried out by a participating therapist who is a member of MLD (Manual Lymph Drainage) Ireland.

### Cancer Accommodation benefit

This is a grant towards the cost of overnight accommodation, e.g. B&B or Hotel, for cancer patients who have to travel a minimum of 40 miles to a **laya healthcare** participating hospital or treatment centre for out-patient radiotherapy or chemotherapy treatment.

### Hospital charges and consultants fees for radiotherapy and chemotherapy out-patient treatment.

This is benefit for charges for radiotherapy and chemotherapy out-patient treatment which is received by a person in a hospital but only if

they are fully covered for in-patient treatment or day-case treatment at that hospital under their scheme.

Fees charged by Consultants participating in the full cover scheme - full cover in accordance with and up to the amount shown as the full rate in the schedule of benefits for the treatment you receive.

In the cases of chemotherapy, radiotherapy and hemochromatosis carried out in a private or Hi-tech hospitals listed as fully participating the excess (if it applies to your scheme) will apply on a per condition, per membership year basis.

## Maternity Benefit

The following Maternity benefits are eligible per delivery

### Hospital Delivery

This is the amount we will pay for each delivery for participating hospital charges for up to three nights' accommodation in semi-private or private accommodation. If the total exceeds the amount shown on your **Benefit Description Table** you pay the additional amount directly to the hospital.

### Home Birth

This is benefit for a normal delivery at home with your GP or Consultant's approval up to the amount payable on the **scheme** for a hospital delivery. We will make the payment once we receive invoices and a signed claim form from a midwife registered on the Midwife register with An Bord Altranais or a GP. We will also pay Consultants fees for a delivery at home in accordance with and up to the amount shown as the standard rate in the **Schedule of Benefits** for a delivery at home.

### Maternity in-patient Consultant Fees

This is the maximum amount we shall pay for consultants fees for consultants services provided for a delivery in a hospital up to the amounts specified for those services in the **Schedule of Benefits**, subject to the overall maximum

amount payable. This is the total amount payable overall and not the total amount payable for each Consultant or service.

### Maternity out-patient consultations

This is benefit for consultants fees for out-patient fees relating to maternity with a consultant registered with the Irish Medical Council. This benefit is subject to the annual out-patient excess (see further details on page 24).

### Post Natal Home Nursing - 2 nights

If a member stays in hospital for only two nights **laya healthcare** will pay, if this benefit is available on your scheme, the charges for home nursing by a nurse (incurred within three months after your delivery) up to the amount shown on your Benefit Description Table provided the combined total for hospital accommodation and home nursing does not exceed the amount payable on your scheme for a the three night hospital stay.

### Post Natal Home Nursing -1 night

If a member stays in hospital for only one night **laya healthcare** will pay, if this benefit is available on your scheme, the charges for home nursing by a **nurse** (incurred within three months after your delivery) up to the amount shown on your **Benefit Description Table** provided the combined total for hospital accommodation and home nursing does not exceed the amount payable on your **scheme** for a the three night hospital stay.

### Note

The post natal home nursing benefit is paid in lieu of the hospital delivery and homebirth benefits payable on your scheme.

### Pre & Post Natal Benefit

This is benefit for the following selected out-patient benefits provided they are incurred within three months after the delivery or two months before the birth; GP fees, approved complimentary therapists fees, the cost of one dental examination, the cost of one optical test carried

out by a practitioner with the FAOI (Fellow of the Association of Optometrists Ireland) qualification. This benefit is subject to the annual out-patient excess (see further details on page 24).

## Child Health Care Benefits

### Home nursing for children

This is benefit for home nursing by a nurse for a child under 18 years of age immediately following in-patient treatment of not less than five consecutive days, if recommended by the Consultant providing the treatment. We will only pay benefits for home nursing if it followed in-patient treatment for which benefits were also payable. The sole purpose of the home nursing care must be to enable the member to reduce the period of in-patient treatment.

### Child Counselling

This is benefit for counselling for a child under 18 years of age by a participating therapist registered with the Irish Association of Counsellors. This benefit is subject to the annual out-patient excess (see further details on page 24).

### Parent Travel and Accommodation Benefit

This is benefit towards the cost of accommodation and travel for a parent/guardian accompanying a child during an in-patient stay. We will pay this benefit if the child is under 14 years of age at their last renewal date during the child's hospital admission. No benefit is payable for the first three days in-patient stay. We will pay this benefit for up to 14 days per child per admission. This benefit is only payable where the child has received medically necessary treatment that is eligible for benefit and has an in-patient stay for more than three days. Accommodation costs are limited to a hotel, B&B, hostel or hospital. There is no benefit towards the cost of food. Travel costs are limited to public transport,

taxi, hackney or car parking costs. Only claims accompanied by dated receipts on headed paper are eligible for benefit. Benefit will be paid directly to the member of **laya healthcare**.

### Child Healthcare Support Benefit

This is benefit for a child aged under 18 years of age, who has been in hospital for treatment for more than three days. For the list of benefits eligible under this benefit see **your Benefit Description Table**. Only treatments incurred within three months of discharge are eligible for benefit.

## Treatment Overseas

### Emergency hospital admission overseas

This benefit is payable for treatment received outside Ireland by a member in an emergency because of sudden illness or injury while travelling temporarily outside Ireland. The limit allowed on a members scheme applies to each episode of illness or injury. An episode means a continuous period of illness or injury. Periods of illness separated by less than 28 days shall be treated as continuous. This benefit is only eligible when the treatment is approved by **laya healthcare's** approved overseas provider.

**Your** membership of the scheme will end immediately if **you** stop living in Ireland for a consecutive six month period.

### Repatriation

This is benefit of up to €2,000,000 towards the cost of medically evacuating a person to the nearest medically appropriate country or receive treatment for which they are covered under the scheme if whilst travelling abroad they need the treatment in a medical emergency and the treatment is not available in the country in which they are travelling. This limit will apply to each person per year. In such circumstances we will also pay up to €1,000 towards the reasonable cost of evacuating to the nearest appropriate country or repatriating to Ireland, any one relative



or companion who was travelling with them at the time. We will only pay the costs of repatriation or evacuation which is arranged by a **laya healthcare** approved overseas provider. This company can be contacted on +353 21 422 2204. If a case is being managed by **laya healthcare**'s approved overseas provider the member must indicate at the outset whether they hold separate travel insurance in respect of their trip abroad. You must notify **laya healthcare** in writing if you wish to instigate any action against a third party following an accident abroad. Please refer to the third part section of this Scheme Rules.

### Treatment not available in Ireland

This is benefit payable for in-patient treatment received at a hospital in the EU which is certified by **laya healthcare**'s Medical Adviser as unavailable in Ireland, provided that such treatment is arranged by **laya healthcare** and the hospital is pre-approved by **laya healthcare**. This benefit needs to go through Consultant Connections (see further details below).

### 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 procedure could be undertaken in Ireland or another country and a different consultant may be used. **Laya healthcare** will pay for the procedure up to the level of cover available on **your** scheme. If your procedure is undertaken in a facility that is not covered under your scheme, you the **member** may be liable for shortfalls.

### Medical Tourism

This benefit is payable, subject to pre-authorisation, for medically necessary surgical procedures in the EU. The level of benefit will be limited to the maximum of the benefit that would have been paid in respect of the same surgical procedures, including consultants fees, in Ireland, and to the maximum level of cover that your plan allows or a lesser amount if the overseas cost is less. The benefit is subject to **laya healthcare**'s normal rules and exclusions.

### Consultant Connections

The **laya healthcare** Consultant Connections benefit offers members with certain serious illnesses access to a review of their medical case by an international specialist. A list of serious illnesses considered for referral is available on request.

Any benefit payable under the Consultant Connections benefit is subject to the terms and conditions of **your** scheme rules.

Should **you** wish to avail of this benefit please contact us on 1890 700 890.

## Health Screening

### HeartBeat cardiac screening

This is benefit for charges for a **laya healthcare** approved HeartBeat cardiac screening carried out by a **laya healthcare** approved provider.

### Bone Density/Dexa scans

This is benefit for charges for DEXA services provided by a **hospital** or a **laya healthcare** approved laboratory or diagnostic centre, that has been approved by **laya healthcare** for direct payment for DEXA services. These centres change from time to time. For a full list of our scan centres please visit [www.layahealthcare.ie/scans](http://www.layahealthcare.ie/scans).

### Mammograms

This is benefit for charges for Mammogram services provided by a **hospital** or a **laya healthcare** approved laboratory or diagnostic centre, that has been approved by **laya healthcare** for direct payment for Mammogram services. These may change from time to time.

For a full list of our scan centres please visit [www.layahealthcare.ie/scans](http://www.layahealthcare.ie/scans).

### Women's cancer screening

This is benefit for charges for screening for cervical cancer and breast examination at a **laya healthcare** approved centre. For a full list of our scan centres please visit [www.layahealthcare.ie/](http://www.layahealthcare.ie/)

scans. This benefit is subject to the annual out-patient excess (see further details on page 24).

### Men's cancer screening

This is the benefit for charges for blood tests for prostate cancer screening at **laya healthcare** approved centres. For a full list of our scan centres please visit [www.layahealthcare.ie/scans](http://www.layahealthcare.ie/scans). This benefit is subject to the annual out-patient excess (see further details on page 24).

### Sports health screening

This is benefit for Sports Health screening which is carried out in one of **laya healthcare's** approved centres. These can change from time to time so please contact us beforehand. This benefit is subject to the annual out-patient excess (see further details on page 24).

### Executive health screening

**Laya healthcare** will recognise this benefit if the Executive Health Check is carried out in one of our approved centres. These can change from time to time so please contact us beforehand. This benefit is subject to the annual out-patient excess (see further details on page 24).

### Direct Payment - MRI, CT and PET-CT Scans

This is benefit for charges for services for MRI (including breast MRI), CT and PET services provided by a hospital or a **laya healthcare** approved laboratory or diagnostic centre, that has been approved by **laya healthcare** for direct payment. These centres can change from time to time. MRI (including breast MRI) scans have to be on a general practitioner or consultant referral.

CT and PET-CT scans have to be on consultant referral.

## Everyday Medical Expenses - also referred to as out-patient expenses

**These are fees and charges for hospitals and consultants for non-surgical treatment (other than radiotherapy and chemotherapy out-patient treatment)**

### Annual Out-Patient Excess

Where a member makes a claim for everyday medical expenses **laya healthcare** will pay valid claims for fees and charges less the amount shown as the out-patient excess. Where two amounts are shown, the first amount refers to a policy where there is only one member on the policy and the second amount refers to where you have dependents on your policy. If you and your dependents are on different policies it is the family amount from your scheme that is applicable.

### Radiologist fees (Professional Fees)

This benefit includes fees charged for radiology by consultants participating in the full cover scheme. See note 3 (c).

### Pathologist Fee (Professional Fees)

This benefit includes fees charged for pathology by consultants participating in the full cover scheme. See note 3 (c).

### Pathology Diagnostic Tests (Technical Fees)

This benefit includes hospital charges or charges by a **laya healthcare** approved diagnostic centre for pathology.

### Radiology Diagnostic Tests (Technical Fees)

This benefit includes hospital charges or charges by a **laya healthcare** approved diagnostic centre for radiology.

## Emergency Dental

We will pay for restorative dental treatment urgently required in order to alleviate pain, inability to eat or any acute dental condition caused by an accidental external impact to the mouth and which presents an immediate and serious threat to a person's general health. Treatment must be received within 5 days of the accidental external impact to be considered eligible under this benefit

## GP visits

This benefit is payable per visit (other than for routine maternity) to a General Practitioner registered with the Irish Medical Council who is not a Consultant and is currently practicing as a primary care physician in the community. See Note 3 (d)

## HSE GP Out of Hours Service

A service that provides **you** with General Practitioner Services for urgent medical needs outside of regular hours. The providers of these services, their location and their contact details are listed below.

Location	Provider	Contact
Carlow/Kilkenny	Care Doc	1850 334 999
Cavan/Monaghan	NEDOC	1850 777 911
Clare	Shannon Doc	1850 212 999
Cork North Lee	South Doc GP Co-Op	1850 335 999
Donegal	NOW DOC	1850 400 911
Dublin North	D-Doc	1850 224 477
Dublin South	Dub Doc	01 454 5607
Dublin (Lucan Area)	LUKE Doc	01 406 5158
Dun Laoghaire	DL Doc	01 663 9869
Dun Laoghaire	East Doc	01 221 4021
Galway	West Doc	1850 365 000
Kerry	South Doc GP Co-Op	1850 335 999
Kildare	KDoc	1890 599 362
Laois Offaly	MIDoc	1850 302 702
Limerick	Shannon Doc	1850 212 999
Longford/Westmeath	MIDoc	1850 302 702
Louth	NEDOC	1850 777 911
Roscommon (Castlereagh Area)	West Doc	1850 365 000
North Roscommon	NOWDoc	1850 400 911
South Leitrim/Roscommon	NOWDoc	1850 400 911
Tipperary North	Shannon Doc	1850 212 999
Tipperary South	Care Doc	1850 334 999
Waterford	Care Doc	1850 334 999
Wexford	Care Doc	1850 334 999
Wicklow	Care Doc	1850 334 999
Mayo	West Doc	1850 365 000
Meath	NEDoc	1850 777 911

The providers of these services may change from time to time so please contact us in advance of any **treatment** or refer to the "For Members – Checking Your Cover" section of our website for details of the applicable centres.

## Physiotherapy

This is benefit for charges by a participating therapist for physiotherapy. The therapist must be registered as a Chartered or State registered physiotherapist and the Irish society of Chartered Physiotherapists.

## Consultant visits

This benefit includes fees for out-patient consultations with a consultant other than in connection with radiology, pathology and maternity.

## Hospital Casualty Charges

This benefit is payable for charges incurred by you in paying the hospital casualty charges.

## Acupuncturist

This is benefit for charges by a participating therapist for acupuncture. The therapist must be registered as a member of one, or more, of the following:

- Professional Register of Traditional Chinese Medicine
- Traditional Chinese Medicine Council of Ireland (TCMCI)
- Academy of Chinese Culture and Medicine
- British Acupuncture Council
- British Medical Acupuncture Society
- Acupuncture Foundation Professional Association.

## Osteopath

This is benefit for charges by a participating therapist for Osteopathy. The therapist must be registered as a member of the Osteopathic Council of Ireland and the Association of Osteopaths in Ireland.

## Chiropractor

This is benefit for charges by a participating therapist for chiropractic treatment. The therapist must be registered as a member of the Chiropractic Association of Ireland (CAI) or the McTimoney Chiropractic Association of Ireland.

## Physical Therapy

This is benefit for charges by a participating therapist for physical therapy. The therapist must be a member of the Association of Neuromuscular Therapists (ANMT), The Irish Association of Physical Therapists, The Register of Physical Therapists of Ireland or the Irish Institute of Physical Therapists.

## Reflexology

This is benefit for charges by a participating therapist for reflexology. The therapist must be a member of the Irish Reflexologists Institute, the Federation of Holistic Therapists Ireland and/or the National Register of Reflexologists.

## Homeopath

This is benefit for charges by a participating therapist for Homeopath. The therapist must be on the Professional Register of the Irish Society of Homeopaths or the Alliance of Registered Homeopaths.

## Routine Dental

This is benefit for charges for a routine dental examination at a dental practitioner with a current full registration with the Irish Dental Council who holds a primary dental qualification. He/She must be community based and provide dental care.

## Optical

This is benefit for an eye test carried out by a practitioner with the qualification FAOI (Fellow of the Association of Optometrists of Ireland) and/or the cost of glasses and/or the cost of contact lenses.

## Clinical Psychologists

This is benefit for fees charged for assessing and treating mental illness, abnormal behaviour and psychiatric problems. The psychologist must be a member of the clinical division of the Psychological Society of Ireland (adult counselling).

## Hearing Test

This is the benefit for fees charged by a member of the Irish Society of Hearing Aid Audiologists.

## Speech & Language Therapy

This is benefit towards charges for speech and language therapy. This must be on GP or consultant referral. The therapist must be registered with the Irish Association of Speech and Language Therapists and/or the Royal College of Speech and Language Therapists.

## Chiropody/Podiatry

This is benefit towards charges for Chiropody. The therapist must be a member of the Society of Chiropodists/Podiatrists, the Institute of Chiropodists and Podiatrists, the Irish Chiropodists/Podiatrists Organisation Ltd., and/or the British Chiropody and Podiatry Association.

## Occupational Therapy

This is benefit towards charges for occupational therapy with a therapist registered with the Association of Occupational Therapists of Ireland.

## Dietician

This is benefit for charges by a participating therapist for dietary advice. The dietician must be a member of the Irish Nutrition and Dietetic Institute.

## Orthoptists

This is benefit for charges by a participating orthoptist who is a member of the association of Ophthalmologists Ireland.

## Travel Vaccinations

This is the benefit you can claim for vaccinations for the purpose of travel when administered by a GP or consultant.

### Voice Coaching

This is benefit for fees charged by a member of the Irish Voice Association.

### Radiology Diagnostic Tests charges for MRI, CT & PET-CT in non direct payment centres

This is benefit for out-patient MRI, CT and PET services provided by non-direct payment approved hospital or diagnostic centres. MRI (including breast MRI) scans have to be on a general practitioner or consultant referral.

CT and PET-CT scans have to be on consultant referral.

### Dean Clinic outpatient mental health therapy

This is benefit for charges for consultations at the Dean Clinics. This is a combined benefit regardless of who the member is treated by. The Dean Clinics are community based Mental Health Clinics owned and operated by St. Patrick's University Hospital, located in Lucan, Donaghmede, Sandyford, St. Patrick's & Capel St.

### Lois Bridges Clinic

This is benefit for charges for consultations at Lois Bridges in relation to Anorexia and Bulimia. This is a combined benefit regardless of who the member is treated by.

### Appliance List

This is a list of approved appliances which shows the amount which a member can claim for a list of appliances on their scheme. Some of these appliances may require a specific referral letter. For full details on the appliance list visit [www.layahealthcare.ie/formembers/appliancelist](http://www.layahealthcare.ie/formembers/appliancelist). This list may change from time to time so please refer to the list online or call us before purchasing any item on the list.

### Home nursing following in-patient treatment

We will pay up to the amount set out in **your Benefit Description Table** up to a maximum number of days each year for a person who is 18 years of age or over, immediately following in-patient treatment or **day-case treatment** if recommended by the consultant providing the treatment. We will only pay benefits for home nursing if it followed in-patient treatment for which benefits were also payable. The sole purpose of the home nursing care must be to enable the member to reduce the period of in-patient treatment.

### CareOnCall

#### Nurseline (1850 923 500)

The benefit is available to all **laya healthcare** members. The service is open 24 hours a day, 365 days a year and provides advice and reassurance of a member's health concern. This is not an emergency service nor can it be used for concerns regarding pregnancy. In an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment. This is a benefit for charges for a 24 hour confidential Nurseline telephone consultation service provided by a **laya healthcare** approved service provider.

#### GPline (1890 907 647)

The benefit is available to all members. The service is open 24 hours a day, 365 days a year and provides advice and reassurance of a member's health concern. Calls will be answered by a trained operator who will take some details and arrange for a GP to call you back at a time that suits you. If there are symptoms which require a physical examination or a prescription is needed, then you may still need to visit your GP. This is not an emergency service nor can it be used for concerns regarding pregnancy. In an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment. The GP telephone

consultation service is not intended to replace the personal care offered by your own doctor and cannot be used to obtain referral for treatment. This service is provided via a LoCall number to UK-based, qualified, experienced, practising general practitioners under the jurisdiction of the Irish Medical Council and the UK Courts. This is a benefit for charges for a 24 hour confidential GP telephone consultation service provided by a **laya healthcare** approved service provider.

### Physioline (1890 904 079)

The benefit is available on selected schemes. The service is open from 08:00- 19:00 Monday to Saturday. Calls will be answered by a trained operator who will take some details and arrange for a chartered physiotherapist to call you back at a time that suits you. The physiotherapy telephone consultation service is an advice line and is not intended to replace the personal care offered by your own physiotherapist. This is not an emergency service. This service is provided via a LoCall number to Republic of Ireland based, qualified, and experienced chartered physiotherapists under the jurisdiction of the Irish Society of Chartered Physiotherapist and Irish Courts. Please refer to your table of benefits for cover details on your selected plan. This is a benefit for charges for a confidential physiotherapist telephone consultation service provided by a **laya healthcare** approved service provider.

### GPlive and prescription service

**Laya healthcare** is now offering a benefit for charges for an online GP consultation and prescription service provided by WebDoctor, a **laya healthcare** approved service provider. The benefit is available on selected schemes where a number of consultations will be available.

This is a confidential service; appointments can be made online through a newly developed website [www.careoncall.ie](http://www.careoncall.ie) and/or through a CareOnCall app. Webdoctor GPs are working and living in Ireland and are registered with the Irish Medical Council. Through the prescription service, WebDoctor GPs can provide prescriptions for a range of medical conditions.

Please refer to your table of benefits for cover details on your selected plan. This is not an emergency service. In an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment.

## Other Benefits

### Infertility Treatment Benefit

This is benefit for up to a maximum amount of €1,000 per female recipient per lifetime towards Intra Uterine Insemination (IUI), Intro Vitro Fertilization (IVF) and Intracytoplasmic Sperm Injection (ICSI) only in any Fertility Clinic accredited by the Irish Medicines Board and listed as a **laya healthcare** recognised clinic, at the time you receive your treatment. These can change from time to time so please call us before having your treatment

## Note 1

### (i) Northern Ireland

Notwithstanding the cover set out under Treatment Overseas on your **Benefit Description Table**, **laya healthcare** may pay hospital charges covered for in-patient, day-case or surgical out-patient treatment received at the following hospitals in Northern Ireland;

Altnagelvin, Derry

Daisy Hill, Newry

Royal Victoria Hospital, Belfast

The North West Independent Hospital, Derry

Please see the hospital list on page 28 to confirm your cover in these hospitals.

We will pay benefit for consultant fees in the **laya healthcare** participating Northern Ireland hospitals (covered on your scheme) in accordance with and up to the amount shown as the standard rate in the **laya healthcare** schedule of benefits for the treatment received.

We will pay all claims for hospital charges and consultant fees in Euro.

### (ii) Minimum benefit Regulations

Despite anything to the contrary in the rules and Benefit Description Table of the **scheme**, **you** may claim any **benefits** we are required to pay under the **minimum benefit regulations**.

### (iii) Cahercalla Hospital, Ennis; Park West Clinic, Dublin 12 and Cork Clinic, Cork\*

We will only pay benefits for **day-case and surgical out-patient treatment** at these hospitals. We will not pay for other types of **treatment** at these **hospitals**.

\* Please contact us prior to admission to the Cork Clinic to ensure your treatment is covered.

### (iv) St. Francis', Mullingar, and Kingsbridge Private Hospital, Sligo

We will only pay for surgical admissions at these **hospitals**. We will not pay for other types of **treatment** at these **hospitals**.

### (v) National MS Centre, Rathgar

We will only pay benefits for up to a maximum of 14 days in-patient treatment, in any one calendar year.

### (vi) Lois Bridges

Please see Benefit 4 for the amount eligible for benefit on your policy. This is a combined benefit regardless of who the member is treated by. We will only pay benefit for a maximum of 40 days for in-patient treatment in the Lois Bridges Clinic. This benefit is for treatment received in relation to Anorexia and Bulimia. Any in-patient treatment in the Lois Bridges Clinic must be pre-authorised by **laya healthcare**.

## Note 2

If **you** receive **treatment** from a **consultant** who is not participating in the **full cover scheme**, we will pay the **consultant's** fees for these services in accordance with and up to the amount shown as the standard rate in the **Schedule of Benefits**

for the **treatment you** receive.

**Laya healthcare** will only pay benefits for drugs prescribed for use while a member is receiving in-patient treatment, day-case treatment or surgical out-patient treatment.

## Note 3

### (a) Hospital and consultants' charges for radiology and pathology

**Laya healthcare** will only pay fees and charges for radiology and pathology if and to the extent that the radiology or pathology consists of one or more radiological procedures or pathological investigations listed in the **minimum benefit regulations**.

### (b) Laya healthcare approved laboratory, screening, diagnostic centres and suppliers

The list of **laya healthcare** approved laboratory, screening, diagnostic centres and suppliers is available on request. The list of those **hospitals** and centres that have been approved for MRI is also available on request.

### (c) Fees charged for radiology by consultants not participating in the full cover scheme.

If **you** receive radiology **treatment** from a **consultant** who is not participating in the **full cover scheme**, we will pay the **consultant's** fees for these services in accordance with and up to the amount shown as the standard rate in the **schedule of benefits** for this type of **treatment**.

### (d) Charges for GP visits

For pre-paid GP membership schemes we require a receipt of payment including a breakdown of dates of treatment. Membership fees paid where no treatment/attendance occurred are not eligible for benefit.

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
<b>CAVAN</b>							
Cavan General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>CLARE</b>							
Bushypark Treatment Centre Ennis	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Cahercalla Community Hospital, Ennis	Private	No cover	No cover	No cover	✓	✓	shortfall
Mid Western Regional Hospital, Ennis	Public	✓	✓	shortfall	✓	✓	shortfall
<b>CORK</b>							
Bantry General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Bon Secours Hospital	Private	No cover	No cover	No cover	No cover	No cover	No cover
Cork University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Cork University Maternity Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Cuan Mhuire Farnanes	Addiction centre	✓	✓	✓	✓	✓	✓
Mallow General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Mercy University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Mater Private Hospital Cork	Private	No cover	No cover	No cover	✓	✓	✓
South Infirmary/ Victoria University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Marymount hospice	Public Hospital Hospice	✓	✓	✓	✓	✓	✓
Tabor Lodge, (Belgooly)	Addiction centre	✓	✓	✓	✓	✓	✓

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.



Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/ Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/  
Advantage 125 Choice/ Advantage 175 Explore/  
Advantage 175 Plus/Advantage 175 Choice/  
Advantage 250 Explore/Advantage 250 Plus/  
Advantage 250 Choice/ Advantage 375 Explore/  
Advantage 375 Plus/Advantage 375 Choice  
Advantage 500 Explore/Advantage 500 Plus/  
Advantage 500 Choice/Precision 600 Connect/  
Precision 600 Total/Precision 600 Create/ Precision  
150 Connect/Precision 150 Total/Precision  
150 Create/ Precision 300 Connect/Precision  
300 Total/Precision 300 Create/ Precision 450  
Connect/Precision 450 Total/  
Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
<b>DONEGAL</b>							
Letterkenny General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
White Oaks Treatment Centre	Addiction centre	✓	✓	✓	✓	✓	✓
<b>DUBLIN</b>							
Beacon Hospital, Sandymount	High-tech	No cover	No cover	No cover	No cover	No cover	No cover
Beaumont Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Blackrock Clinic	High-tech	No cover	No cover	No cover	No cover	No cover	No cover
Bon Secours Hospital, Glasnevin	Private	No cover	No cover	No cover	No cover	No cover	No cover
Cappagh National Orthopaedic Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Childrens University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Connolly Hospital, Blanchardstown	Public	✓	✓	shortfall	✓	✓	shortfall
Coombe Women's Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Hampstead Clinic	Private	No cover	No cover	No cover	No cover	No cover	No cover
Hermitage Medical Clinic	Private	No cover	No cover	No cover	✓	✓	shortfall
Highfield Private	Private	No cover	No cover	No cover	No cover	No cover	No cover
Incorporated Orthopaedic Hospital of Ireland	Public	✓	✓	shortfall	✓	✓	shortfall
La Ginesa-St John of God	Private	No cover	No cover	No cover	No cover	No cover	No cover
Mater Misericordiae University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Mater Private Hospital	High-tech	No cover	No cover	No cover	No cover	No cover	No cover

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.

Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	shortfall	shortfall	No cover	No cover	No cover	✓	shortfall	shortfall	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	shortfall	shortfall	No cover	No cover	No cover	✓	shortfall	shortfall	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/ Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
MS Care Centre, Rathgar	Private	No cover	No cover	No cover	✓	✓	shortfall
National Maternity Hospital (Holles St)	Public	✓	✓	shortfall	✓	✓	shortfall
Our Lady's Hospice, Harolds Cross	Public Hospial Hospice	✓	✓	✓	✓	✓	✓
<b>DUBLIN</b>							
Our Lady's Hospital for Sick Children Crumlin	Public	✓	✓	shortfall	✓	✓	shortfall
Park West Clinic	Private	No cover	No cover	No cover	✓	No cover	No cover
Peamount Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Rotunda Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Royal Victoria Eye & Ear	Public	✓	✓	shortfall	✓	✓	shortfall
Rutland Centre	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Sports Surgery Clinic	Private	No cover	No cover	No cover	✓	✓	shortfall
St Columcille's Hospital Loughlinstown	Public	✓	✓	shortfall	✓	✓	shortfall
St Edmundsbury Private Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
St James Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
St John of God Hospital, Stillorgan	Private	No cover	No cover	No cover	No cover	No cover	No cover
St Joseph's Raheny	Public	✓	✓	shortfall	✓	✓	shortfall
St Joseph's Rehabilitation	Public	✓	✓	shortfall	✓	✓	shortfall
St Luke's Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
St Michael's Hospital Dun Laoghaire	Public	✓	✓	shortfall	✓	✓	shortfall

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.

Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	No cover	No cover	✓	No cover	No cover	✓	No cover	No cover	✓	No cover	No cover
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/ Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
St Patrick's University Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
St Vincents Hospital Fairview	Public	✓	✓	shortfall	✓	✓	shortfall
St Vincents Private Hospital	Private	No cover	No cover	No cover	No cover	No cover	No cover
St Vincents University Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
The Adelaide & Meath Hospital incorporating The National Childrens Hospital Tallaght	Public	✓	✓	shortfall	✓	✓	shortfall
<b>GALWAY</b>							
Bon Secours Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
Cuan Mhuire Coolarne	Addiction centre	✓	✓	✓	✓	✓	✓
Galway Clinic	Private	No cover	No cover	No cover	No cover	No cover	No cover
Merlin Park Regional Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Portiuncula Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
University College Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>KERRY</b>							
Bon Secours Hospital	Private	No cover	No cover	No cover	No cover	No cover	No cover
Kerry General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Talbot Grove	Addiction centre	✓	✓	✓	No cover	No cover	No cover
<b>KILDARE</b>							
Clane General Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.

Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
Cuan Mhuire Athy	Addiction centre	✓	✓	✓	✓	✓	✓
Naas General	Public	✓	✓	shortfall	✓	✓	shortfall
<b>KILKENNY</b>							
Aislinn Treatment Centre	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Aut Even Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
Lourdes Orthopaedic Hospital (Kilcreene)	Public	✓	✓	shortfall	✓	✓	shortfall
St.Luke's General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>LAOIS</b>							
Midland Regional Hospital PortLaoise	Public	✓	✓	shortfall	✓	✓	shortfall
<b>LEITRIM</b>							
Our Lady's Hospital (Manorhamilton)	Public	✓	✓	shortfall	✓	✓	shortfall
<b>LIMERICK</b>							
Barrington's Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
Cuan Mhuire (Bruree)	Addiction centre	✓	✓	✓	✓	✓	✓
Mid-Western Regional Hospital Dooradoyle	Public	✓	✓	shortfall	✓	✓	shortfall
Mid-Western Regional Maternity Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Mid-Western Regional Orthopaedic Hospital	Public	✓	✓	shortfall	✓	✓	shortfall

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.



Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/ Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
Mid-Western Radiation Oncology Centre	Public	✓	✓	shortfall	✓	✓	shortfall
Millford Hospice, Castletroy	Public	✓	✓	shortfall	✓	✓	shortfall
St John's Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>LOUTH</b>							
Louth County Hospital, Dundalk	Public	✓	✓	shortfall	✓	✓	shortfall
Drogheda County Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Our Lady of Lourdes Hospital, Drogheda	Public	✓	✓	shortfall	✓	✓	shortfall
<b>MAYO</b>							
Hope House	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Mayo General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>MEATH</b>							
Our Lady's Hospital Navan	Public	✓	✓	shortfall	✓	✓	shortfall
<b>MONAGHAN</b>							
Monaghan General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>OFFALY</b>							
Midland Regional Hospital (Tullamore)	Public	✓	✓	shortfall	✓	✓	shortfall
<b>ROSCOMMON</b>							
Roscommon County Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>SLIGO</b>							
Sligo General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Kingsbridge Private Hospital, Sligo	Private	No cover	No cover	No cover	✓	✓	shortfall

A Private Hospital Excess or Hi-tech Hospital Excess may apply, please see your benefit description table for details.

Flex 125 Explore/Flex 125 Plus/ Flex 125 Choice/Total Health Extra /Simply Connect/Simply Connect Plus			Flex 175 Explore/Flex 175 Plus/ Flex 175 Choice/Flex 250 Explore/ Flex 250 Plus/Flex 250 Choice/ Flex 375 Explore/Flex 375 Plus/ Flex 375 Choice/Flex 500 Explore/ Flex 500 Plus/Flex 500 Choice/ Essential Health 300			Control 600 Connect/Control 600 Total/Control 600 Create/Control 600 Secure/ Control 150 Connect/Control 150 Total/Control 150 Create/ Control 150 Secure/ Control 300 Connect/Control 300 Total/Control 300 Create/ Control 300 Secure/Control 450 Connect/Control 450 Total/Control 450 Create/ Control 450 Secure/ Simplicity/Ideal Simplicity/ Complete Simplicity/Care Select/Health Secure Plus			Empower Connect (No Excess)/Empower Create (No Excess)/Empower Secure (No Excess)/Empower 150 Connect/Empower 150 Create/Empower 150 Secure		
Day- case	Semi- private	Private	Day-case	Semi- private	Private	Day-case	Semi- private	Private	Day- case	Semi- private	Private
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	✓	shortfall	✓	✓	shortfall	✓	✓	✓	✓	✓	✓

# Hospital List

Assure Vitality/Assure Health/Assure Ideal/ Assure Protect/Future Protect/Future Protect Plus/Future Protect Choice

Advantage 125 Explore/Advantage 125 Plus/ Advantage 125 Choice/ Advantage 175 Explore/ Advantage 175 Plus/Advantage 175 Choice/ Advantage 250 Explore/Advantage 250 Plus/ Advantage 250 Choice/ Advantage 375 Explore/ Advantage 375 Plus/Advantage 375 Choice Advantage 500 Explore/Advantage 500 Plus/ Advantage 500 Choice/Precision 600 Connect/ Precision 600 Total/Precision 600 Create/ Precision 150 Connect/Precision 150 Total/Precision 150 Create/ Precision 300 Connect/Precision 300 Total/Precision 300 Create/ Precision 450 Connect/Precision 450 Total/ Precision 450 Create

Hospital County	Hospital Type	Day-case	Semi-private	Private	Day-case	Semi-private	Private
<b>TIPPERARY</b>							
Aiseiri Centre	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Mid-Western Regional Hospital Nenagh	Public	✓	✓	shortfall	✓	✓	shortfall
South Tipperary General Hospital Clonmel	Public	✓	✓	shortfall	✓	✓	shortfall
<b>WATERFORD</b>							
Waterford Regional Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Whitfield Clinic, Butlerstown North	Private	No cover	No cover	No cover	✓	✓	shortfall
UPMC, Whitfield Cancer Care	Private	No cover	No cover	No cover	✓	✓	shortfall
<b>WESTMEATH</b>							
Midlands Regional Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
St. Francis Private Hospital	Private	No cover	No cover	No cover	✓	✓	shortfall
<b>WEXFORD</b>							
Aiseiri Centre	Addiction centre	✓	✓	✓	No cover	No cover	No cover
Ely Hospital, Ferrybank	Public	✓	✓	shortfall	✓	✓	shortfall
Wexford General Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
<b>NORTHERN IRELAND</b>							
Royal Victoria Hospital	Public	✓	✓	shortfall	✓	✓	shortfall
Ulster Independent Clinic	Private	No cover	No cover	No cover	No cover	No cover	No cover
Altnagelvin	Public	✓	✓	shortfall	✓	✓	shortfall
North West Independent	Private	No cover	No cover	No cover	No cover	No cover	No cover
Daisy Hill Hospital	Public	✓	✓	shortfall	✓	✓	shortfall



## Important information to note:

### Waiting periods

The following waiting periods will apply if you are aged:	Under 55 years of age	55–59 years of age	60–64 years of age	Over 65 years of age
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 changing 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 an additional 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 changed your level of cover?	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		
<b>The following waiting periods will apply for infertility treatment</b>				
Waiting periods for infertility	<ul style="list-style-type: none"> <li>• The first 52 weeks of membership</li> <li>• The first 52 weeks of membership for existing members that transfer or change between schemes to avail of this benefit</li> <li>• The first 52 weeks for existing members on the schemes that has this benefit. The waiting period shall be reduced by a person's continuous period of cover (if any) on that scheme.</li> </ul>			

laya  
healthcare

An ECG (heart rate) line graphic that starts as a thin horizontal line, then rises into a sharp peak, followed by a dip and a smaller peak, ending with three dots.

proudly part of 

The AIG logo consists of the letters 'AIG' in a bold, sans-serif font, enclosed within a square border.



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.

For information on your consumer rights, please contact the Health Insurance Authority at 01 406 0080 or visit [www.hia.ie](http://www.hia.ie)

Your insurance is provided by Elips Insurance Limited trading as **Laya Healthcare**. **Laya Healthcare Limited** trading as **Laya Healthcare** and **Laya Life** is regulated by the Central Bank of Ireland.

