

**Benefits**

**Laya Healthcare Simply Connect Plus**

**HOSPITAL COVER - PUBLIC HOSPITALS**

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

**HOSPITAL COVER - PRIVATE HOSPITALS**

Day-case	Full cover (including Beacon Hospital)
Semi-private	Full cover (including Beacon Hospital)
Private	€165 shortfall per night including Beacon Hospital. Full cover in the Mater Private Cork
Specified Orthopaedic Procedures	Full cover, no orthopaedic shortfalls apply
Private hospital excess	€50 excess for daycase admissions, €150 excess for overnight admissions (Overnight inpatient excess is payable a maximum of once per member per contract year)

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

Day-case	Full cover
Semi-private	Full cover in Beacon Hospital. €175 shortfall per night in Blackrock Clinic and Mater Private.
Private	€165 shortfall per night in the Beacon hospital. €175 shortfall per night in the Blackrock Clinic and Mater Private.
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover-no excess
Specified Orthopaedic Procedures	Full cover, no orthopaedic shortfalls apply
Hi-tech hospital excess	€50 excess for daycase admissions, €150 excess for overnight admissions (Overnight inpatient excess is payable a maximum of once per member per contract year)

**HOSPITAL COVER - OTHER BENEFITS**

Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per annum
Convalescence	Up to €60 per day for 14 days

**MATERNITY BENEFITS**

Maternity in-patient hospital delivery/homebirth costs	Up to €3,500 per year towards costs
Maternity out-patient consultations	Full refund up to €400 per pregnancy (not subject to €500 out-patient cap)
Post natal home nursing if Hospital stay less than 3 nights	Full cover up to €1,200 per year. (Not subject to €500 out-patient cap)
Pre & Post natal package of benefits	Up to €275 combined receipts for a range of benefits including, baby massage classes, breastfeeding consultations, midwifery service, maternity bra, GP, complementary therapies, chiropody, physiotherapy, nutritionist, counselling services, Dental & Optical (Not subject to €500 out-patient cap)

**CHILD HEALTHCARE BENEFITS**

Home nursing for children (following in-patient treatment)	50% of costs up to €2,800 per year (not subject to €500 out-patient cap)
Child counselling	50% of costs - 8 visits and 50% of 1 assessment up to €60
Parent travel & accommodation benefit	Up to €105 per day for 14 days (Not subject to €500 out-patient cap)
Child healthcare support benefit (following inpatient treatment)	Full refund up to €250 for GP's consultants, physiotherapy, radiology, pathology, child counselling, speech & language therapy, dietician & occupational therapy (Not subject to €500 out-patient cap)

**TREATMENT OVERSEAS**

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

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**CANCER CARE BENEFITS - OUT-PATIENT CANCER TREATMENT**

Breast prosthesis or hairpiece following cancer treatment	Full cover for both-not subject to out-patient excess
Cancer accommodation benefit	Up to €100 per night-no limit (not subject to €500 out-patient cap)
Manual Lymph Drainage	Up to €500 not subject to out-patient excess

**INFERTILITY BENEFIT**

Benefit towards specific infertility treatments at approved centres	Up to €1,000 for benefits towards specific infertility treatment at approved centres (Not subject to €500 out-patient cap)
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**EMPLOYEE SUPPORT SERVICES**

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

**24 HOUR NURSELINE**

24 Hour Nurseline (laya number-1850 923 500)	Full cover
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**24 HOUR GP LINE**

24 Hour GP Line (laya number-1890 907 647)	Full cover
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**ONLINE GP CONSULTATIONS**

Online GP	GPlive: Full cover for 3 consultations with a registered GP (open 7 days a week)
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**PHYSIOLINE**

Physioline (laya number-1890 904 079)	Full cover
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**HEALTH SCREENING**

HeartBeat cardiac screening	Full cover for 1 screen every 2 years
Direct Payment Bone Density/Dexa Scan	Full cover in 6 centres
Direct Payment Mammogram	Full cover in 3 centres
Women's cancer screening	50% refund of costs (not subject to €500 out-patient cap)
Men's cancer screening	50% refund of costs (not subject to €500 out-patient cap)
Sports health screening	50% refund of costs (not subject to €500 out-patient cap)
Executive health check	50% refund of costs (not subject to €500 out-patient cap)

**EVERYDAY MEDICAL EXPENSES**

Annual out-patient excess	€1 (PLEASE NOTE for all benefits listed below, the maximum refund is €500 per member per contract year)
Home nursing following in-patient treatment	50% of costs
Emergency Dental	50% of costs
GP visits	50% of costs. 100% cover for 2 visits to HSE GP out of hours service. (2 HSE GP out of hours receipts not subject to €500 out-patient cap)
Physiotherapy	50% of costs
Consultant visits	50% of costs
Hospital casualty charge	50% of costs
Acupuncture	50% of costs
Osteopath	50% of costs
Chiropractor	50% of costs
Physical Therapy	50% of costs

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Reflexology	50% of costs
Homeopathy	50% of costs
Radiologist fees (Professional Fees)	50% of costs
Pathologist fees (Professional Fees)	50% of costs
Routine Dental	50% of costs
Optical	50% of costs
Clinical Psychologist	50% of costs
Hearing test	50% of costs
Speech & Language Therapy	50% of costs
Chiropody/Podiatry	50% of costs
Occupational therapy	50% of costs
Dietician	50% of costs
Orthoptist	50% of costs
Travel Vaccinations	50% of costs
Pathology diagnostic test (Technical Fees)	50% of costs
Radiology diagnostic test (Technical Fees)	50% of costs
Voice Coaching	No cover
Dean Clinic out-patient mental health consultations	50% of costs
Lois Bridges out-patient mental health consultations	50% of costs

This information has been gathered from the Health Insurance Authority and the membership handbooks of our competitor plans and is valid on 01/11/2016.