

Assure Vitality

This scheme has been designed to offer you excellent value health insurance.

Includes
5%
Online
Discount

Hospital cover

- Semi-private room in public hospitals.
- There is no private hospital cover on Assure Vitality.
- There is no cover in hi-tech hospital.
- There is no hospital excess on Assure Vitality.

Day-to-day expenses

- ✓ Consultant visits
- ✓ GP visits
- ✓ Hospital casualty charge
- ✓ Physiotherapy

Full benefits of Assure Vitality

Hospital cover		▼
Hospital Cover - Public Hospitals		
Day-case/Out-patient surgical	Full cover	
Semi-private	Full cover	
Private	A shortfall will apply per night for private accommodation	
Hospital Cover - Private Hospitals		
Private hospital excess	Not applicable	
Day-case/Out-patient surgical	No cover	
Semi-private	No cover	
Private	No cover	
Specified Orthopaedic & Ophthalmic Procedures	No cover	
Non Hospital Surgical Centres	No cover	
Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital		

Hi-tech hospital excess	Not applicable
--------------------------------	----------------

Day-case/Out-patient surgical	No cover
--------------------------------------	----------

Semi-private	No cover
---------------------	----------

Private	No cover
----------------	----------

Cover for specialist cardiac procedures in Hi-tech hospitals	No cover
---	----------

Specified Orthopaedic & Ophthalmic Procedures	No cover
--	----------

Hospital Cover - Other Benefits

Participating Consultants' fees	Full cover
--	------------

Psychiatric treatment	Full cover up to 100 days per year in all public hospitals. No cover for private psychiatric centres
------------------------------	--

Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years in public hospitals
--	--

Convalescence care	Up to €30 per day for 14 days
---------------------------	-------------------------------

Everyday medical expenses

Annual out-patient excess	€1
----------------------------------	----

Increased allowance for everyday medical expenses	Not applicable
--	----------------

GP visits	Up to €20 per visit - 3 visits per year
------------------	---

Home testing kits	No cover
--------------------------	----------

Prescription costs	No cover
---------------------------	----------

Consultant visits	Up to €40 per visit
--------------------------	---------------------

Hospital casualty charge	Up to €20 per visit
---------------------------------	---------------------

Radiologist fees (professional fees)	Up to €25 per scan in laya healthcare approved hospitals or out-patient centres
---	---

Pathologist fees (professional fees)	Up to €25 per test in laya healthcare approved hospitals or out-patient centres
---	---

Radiology diagnostic test (technical fees)	Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres. 66% cover up to €500 for treatment in a private hospital
---	---

Pathology diagnostic test (technical fees)	Full refund once carried out in public hospitals & approved scan centres. 66% cover if carried out in private hospitals
---	---

Routine dental	Up to €20 per visit - 3 visits per year
Emergency dental	No cover
Optical	Up to €55 per year
Laser Eye Surgery	No cover
Hearing Benefit	No cover
Physiotherapy	Up to €20 per visit - 3 visits per year
Travel vaccinations	No cover
Vaccinations-adults	No cover
Speech & language therapy	No cover
Adult Counselling-Psychologists	No cover
Adult Counselling-Counsellors and Therapists	No cover
Neurodevelopment Assessment Benefit-Adults	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	No cover
Chiropractor	No cover
Physical therapy/Athletic Rehabilitation	No cover
Reflexology	No cover
Homeopathy	No cover
Dietician	No cover
Occupational therapy	No cover
Chiropody/Podiatry	No cover
Home nursing following in-patient treatment	No cover
Hormone Replacement Therapy for Gender Dysphoria	No cover
Dean Clinic out-patient mental health consultations	Up to €50 per visit - 12 visits per year
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits per year
Menopause Support Package	No cover

Intrauterine system (IUS) hormonal coil-device	No cover
Intrauterine system (IUS) hormonal coil-procedure	No cover
Vasectomy	No cover
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	Up to €50 per year
Out-patient limit	€6,500

Maternity, fertility & child healthcare benefits

Maternity Benefits

Maternity in-patient hospital delivery/homebirth costs	Up to €400 towards costs in public hospitals
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	No cover
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	No cover
Car parking expenses	No cover
New parents food allowance	No cover
Baby massage classes	No cover
Breastfeeding consultations	No cover
Maternity bra	No cover
Antenatal classes/midwifery services	No cover
Midwife support service	No cover
Paediatric First Aid Course	No cover
Maternity Yoga/Pilates	No cover
3D/4D Scans	No cover

Child Healthcare Benefits

Home nursing for children (following in-patient treatment)	Up to €50 per day for 28 days
Child counselling (subject to annual out-patient excess)	No cover
Parent travel & accommodation benefit	No cover
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	No cover
Childhood development assessment	No cover
Play therapy	No cover

Fertility Benefit

Infertility Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	No cover
Pre Implantation Genetic Testing	No cover

Cancer treatment

Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
Cancer accommodation benefit	Up to €100 per night. No limit
Manual lymph drainage	Up to €500 per year
Medical tattooing	Full refund up to €150 once per membership year
Genetic screening for cancer risk	No cover
Genetic testing consultation for cancer (subject to annual out-patient excess)	No cover
Sleeping caps	Full refund for 1 sleeping cap per membership year

Overseas cover

Emergency hospital admission while overseas	Up to €100,000 per episode of illness or injury
Medical Evacuation	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
Treatment not available in Ireland	Full cover in the EU or UK- subject to prior approval
Medical Tourism	Full cover for treatment in another country within the EU or UK, up to the amount payable in Ireland - subject to prior approval
EU Treatment Guarantee	No cover
Consultant Connections	Full cover - subject to prior approval
Gender affirmation surgery abroad	No cover
Gender affirmation support	No cover

Laya Healthcare Concierge

Healthcare Concierge clinical support service	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
--	--

Healthcoach

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

Digital Health

Careoncall

GPLive (online GP consultation)	Full cover - unlimited consultations
24 Hour GPLine (laya number - 021 202 2860)	Full cover from Ireland & abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad

Digital Benefits

Digital Health Hub	Unlimited access for a range of digital health and wellbeing services
---------------------------	---

Health screening

HeartBeat cardiac screening	Full cover for 1 screen every 2 years for members over the age of 12
Direct payment MRI, CT & PET scans	Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Direct payment mammogram	Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Direct payment bone density/dexa scan	Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Women's cancer screening (subject to annual out-patient excess)	Up to €30 per year
Men's cancer screening (subject to annual out-patient excess)	Up to €20 per year
Sports health screening	No cover
Executive health check (subject to annual out-patient excess)	No cover

Support services

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

Minor Injuries and Illnesses

QuickCare consultations & treatment	Up to €175 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €50 for a consultation & up to €50 for an x-ray in laya healthcare approved minor injuries & illness centres

How useful was this page?

()