

Everyday Health Benefit Table

Effective 1 December 2020

Benefit	Everyday Health
Hospital Cover - Public Hospitals	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Shortfall will apply - covered up to semi-private rate
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
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 annum in 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
Cancer Care Benefits - Out-patient Treatment	
Breast prosthesis or hairpiece (following cancer treatment)	Full cover for cost
Cancer accommodation benefit	Up to €100 per night. No limit
Manual lymph drainage	Full refund up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €40 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
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
Pre & post natal package of benefits (full list of benefits included in your rules)	Up to €300 refund towards out-patient excess
Mid Wife Support Programme	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth
Paediatric First Aid Course	Unlimited access to online paediatric first aid course through member area & up to €20 towards the out-patient excess for face to face visit
Pregnancy & Early Childhood nutrition consultation	Full cover for 2 digital consultations
Maternity Yoga/Pilates	Up to €50 once per pregnancy not subject to out-patient excess
3D/4D Scans	Up to €50 once per pregnancy not subject to out-patient excess
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	No cover

Treatment Overseas	
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 - subject to prior approval
Medical Tourism	Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval
EU Treatment Guarantee	Full cover - subject to prior approval
Consultant Connections	Full cover - subject to prior approval
Gender Reassignment Surgery Abroad	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 online assessment & personalised programmes	Unlimited use
Healthcoach face to face consultations	Full cover for 1 consultation every 2 years
Minor Injuries & Illnesses	
QuickCare consultations & treatment	Up to €125 per visit in laya healthcare approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Full cover for 7 consultations
24 Hour GPlive (laya number - 021 202 2860)	Full cover from Ireland & abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad
Physioline (laya number - 021 202 2862)	Full cover from Ireland & abroad
Digital Dietician	Full cover for 2 consultations
Digital Physiotherapy	Full cover for 3 consultations
Fertility Benefit	
Initial Consultation	Full cover for up to €50 for initial consultation in specified centres only
First Steps fertility package	No cover
Infertility benefit	No cover
Fertility Preservation	No cover
Fertility Testing/Screening	Full refund for up to €80 for a range of fertility tests
Fertility Counselling	Full cover for 5 visits per presenting issue (5 visits are separate from 24/7 mental wellbeing support programme)
Health Screening	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years
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
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 5 visits per presenting issue
Cover for specific support services	Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.
Everyday Medical Expenses	
Annual out-patient excess	€150 Individual Excess / €450 Family Excess
Increased allowance for everyday medical expenses	Not applicable
GP visits	No cover
Home testing kits	No cover
Prescription costs	No cover
Consultant visits	No cover
Hospital casualty charge	No cover
Radiologist fees (professional fees)	Up to €25 per visit in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €25 per visit 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 & approved scan centres
Pathology diagnostic test (technical fees)	Full refund once carried out in public hospitals & approved scan centres
Routine dental	Up to €40 per year not subject to out-patient excess
Emergency dental	No cover
Optical	Up to €30 per year not subject to out-patient excess
Laser Eye Surgery	No cover
Hearing test	No cover
Physiotherapy	No cover

This table of benefits and the cover detailed within it is for your guidance and should be read subject to the rules of the scheme. To check that your hospital or Consultant is covered please visit your secure Member Area at www.layahealthcare.ie/memberarea or call our Customer Care team on 1890 700 890.

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Benefit	Everyday Health
Everyday Medical Expenses	
Travel vaccinations	No cover
Speech & language therapy	No cover
Adult counselling-Psychologists	No cover
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	No cover
Chiropractor	No cover
Physical therapy	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
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	Full cover up to €50 not subject to out-patient excess
Out-patient limit	€6,500