

Everyday Health Plus

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 Everyday Health Plus.
- There is no cover in Hi-tech hospitals.
- There is no hospital excess on Everyday Health Plus.

Day-to-day expenses

- ✓ Consultant visits
- ✓ GP visits
- ✓ Physiotherapy

Full benefits of Everyday Health Plus

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
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Semi-private	No cover
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Private	No cover
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Cover for specialist cardiac procedures in Hi-tech hospitals	No cover
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Specified Orthopaedic & Ophthalmic Procedures	No cover
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Hospital Cover - Other Benefits

Participating Consultants' fees	Full cover
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Psychiatric treatment	Full cover up to 100 days per annum in public hospitals. No cover for private psychiatric centres.
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Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years in public hospitals
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Convalescence care	Up to €30 per day for 14 days
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Everyday medical expenses

Annual out-patient excess	€1
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Increased allowance for everyday medical expenses	Not applicable
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GP visits	Up to €20 per visit - 3 visits per year
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Home testing kits	No cover
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Prescription costs	No cover
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Consultant visits	Up to €40 per visit
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Hospital casualty charge	No cover
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Radiologist fees (professional fees)	Up to €25 per scan in laya healthcare approved hospitals or out-patient centres
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Pathologist fees (professional fees)	Up to €25 per test in laya healthcare approved hospitals or out-patient centres
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Radiology diagnostic test (technical fees)	Full refund up to €500 once carried out in public hospitals & approved scan centres
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Pathology diagnostic test (technical fees)	Full refund once carried out in public hospitals & approved scan centres
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Routine dental	Up to €20 per visit - 3 visits per year
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Emergency dental	No cover
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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	Full cover for 3 nights in a public hospital or up to €3,000 per year towards homebirth costs
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €300 per pregnancy
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing
Car parking expenses	Up to €20 for car parking expenses incurred at hospital admission for delivery
New parents food allowance	Up to €50 per pregnancy
Baby massage classes	Up to €100 per year
Breastfeeding consultations	Up to €30 per visit - 2 visits per year
Maternity bra	Up to €40 per year
Antenatal classes/midwifery services	Up to €50 per pregnancy
Midwife support service	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)
Paediatric First Aid Course	Up to €20 per year
Maternity Yoga/Pilates	Up to €50 per pregnancy
3D/4D Scans	Up to €50 per pregnancy

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) Up to €50 per year

Childhood development assessment No cover

Play therapy No cover

Fertility Benefit

Infertility Initial Consultation No cover

First Steps fertility package 50% of costs up to €1,250 per year. Please refer to rules for the list of eligible fertility tests and treatments

Fertility Testing/Screening No cover

Fertility Counselling Full cover for 5 visits per presenting issue (5 visits are separate from 24/7 mental wellbeing support programme -0818 1000 30)

Fertility Preservation €1,000 per lifetime for egg freezing or €150 per lifetime for sperm freezing at approved centres

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
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Overseas cover

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

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

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

Careoncall

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

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