

Future Protect

This scheme provides excellent public hospital cover & is designed to offer you excellent value health insurance


Hospital cover

- Semi-private room in public hospitals.
- There is no private hospital cover on Future Protect.
- There is no Hi-tech hospital cover on Future Protect.
- There is no hospital excess on Future Protect.

Day-to-day expenses

- ✓ Consultant visits
- ✓ Hospital casualty charge

Full benefits of Future Protect

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 year in all 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	€150 Individual Excess / €450 Family Excess
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Increased allowance for everyday medical expenses	Not applicable
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GP visits	No cover
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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 €35 per visit
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Hospital casualty charge	Up to €20 per visit
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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 & laya healthcare approved scan centres. 66% cover up to €500 for treatment in a private hospital
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Pathology diagnostic test (technical fees)	Full refund once carried out in public hospitals & approved scan centres. 66% cover if carried out in private hospitals
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Routine dental	No cover
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Emergency dental	No cover
Optical	No cover
Laser Eye Surgery	No cover
Hearing Benefit	No cover
Physiotherapy	No cover
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	No cover
Out-patient limit	€6,400

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 €40 per day for 28 days
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Child counselling (subject to annual out-patient excess)	No cover
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Parent travel & accommodation benefit	No cover
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Child healthcare support benefit (following in-patient treatment)	No cover
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Vaccinations (subject to annual out-patient excess)	No cover
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Childhood development assessment	No cover
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Play therapy	No cover
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Fertility Benefit

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

Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
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Cancer accommodation benefit	Up to €100 per night. No limit
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Manual lymph drainage	Up to €500 per year
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Medical tattooing	Full refund up to €40 once per membership year
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Genetic screening for cancer risk	No cover
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Genetic testing consultation for cancer (subject to annual out-patient excess)	No cover
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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
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)
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Healthcoach

Healthcoach face to face consultations	No cover
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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
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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 €75 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €40 for a consultation & up to €50 for an x-ray in laya healthcare approved minor injuries & illness centres

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