

# Future Protect Plus

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 Plus.
- There is no Hi-tech hospital cover on Future Protect Plus.
- There is no hospital excess on Future Protect Plus.

## Day-to-day expenses

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

## Full benefits of Future Protect Plus

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

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|--------------------------------|----------------|
| <b>Hi-tech hospital excess</b> | Not applicable |
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| <b>Day-case/Out-patient surgical</b> | No cover |
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| <b>Semi-private</b> | No cover |
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| <b>Private</b> | No cover |
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| <b>Cover for specialist cardiac procedures in Hi-tech hospitals</b> | No cover |
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| <b>Specified Orthopaedic &amp; Ophthalmic Procedures</b> | No cover |
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### Hospital Cover - Other Benefits

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| <b>Participating Consultants' fees</b> | Full cover |
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| <b>Psychiatric treatment</b> | Full cover for 100 days per annum in all public hospitals only |
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| <b>Drug, Alcohol, Gambling &amp; substance abuse</b> | Full cover up to 91 days every 5 years in public hospitals |
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| <b>Convalescence care</b> | Up to €30 per day for 14 days |
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### Everyday medical expenses

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| <b>Annual out-patient excess</b> | €100 Individual Excess / €250 Family Excess |
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| <b>Increased allowance for everyday medical expenses</b> | Not applicable |
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| <b>GP visits</b> | Up to €20 per visit |
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| <b>Home testing kits</b> | No cover |
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| <b>Prescription costs</b> | No cover |
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| <b>Consultant visits</b> | Up to €35 per visit |
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| <b>Hospital casualty charge</b> | Up to €20 per visit |
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| <b>Radiologist fees (professional fees)</b> | Up to €25 per scan in laya healthcare approved hospitals or out-patient centres |
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| <b>Pathologist fees (professional fees)</b> | Up to €25 per test in laya healthcare approved hospitals or out-patient centres |
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| <b>Radiology diagnostic test (technical fees)</b> | 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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| <b>Pathology diagnostic test (technical fees)</b> | Full refund once carried out in public hospitals & approved scan centres. 66% cover if carried out in private hospitals |
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| <b>Routine dental</b> | No cover |
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| <b>Emergency dental</b>                                     | Up to €400 per accident                  |
| <b>Optical</b>  | No cover                                 |
| <b>Laser Eye Surgery</b>                                    | No cover                                 |
| <b>Hearing Benefit</b>                                      | No cover                                 |
| <b>Physiotherapy</b>  | Up to €20 per visit                      |
| <b>Travel vaccinations</b>                                  | No cover                                 |
| <b>Vaccinations-adults</b>                                  | No cover                                 |
| <b>Speech &amp; language therapy</b>                        | No cover                                 |
| <b>Adult Counselling-Psychologists</b>                      | No cover                                 |
| <b>Adult Counselling-Counsellors and Therapists</b>         | No cover                                 |
| <b>Neurodevelopment Assessment Benefit-Adults</b>           | No cover                                 |
| <b>Orthoptist</b>   | No cover                                 |
| <b>Acupuncture</b>  | No cover                                 |
| <b>Osteopath</b>  | No cover                                 |
| <b>Chiropractor</b>   | No cover                                 |
| <b>Physical therapy/Athletic Rehabilitation</b>             | No cover                                 |
| <b>Reflexology</b>  | No cover                                 |
| <b>Homeopathy</b>   | No cover                                 |
| <b>Dietician</b>  | No cover                                 |
| <b>Occupational therapy</b>                                 | No cover                                 |
| <b>Chiropody/Podiatry</b>                                   | No cover                                 |
| <b>Home nursing following in-patient treatment</b>          | No cover                                 |
| <b>Hormone Replacement Therapy for Gender Dysphoria</b>     | No cover                                 |
| <b>Dean Clinic out-patient mental health consultations</b>  | Up to €50 per visit - 12 visits per year |
| <b>Lois Bridges out-patient mental health consultations</b> | Up to €50 per visit - 12 visits per year |
| <b>Menopause Support Package</b>                            | No cover                                 |

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| <b>Intrauterine system (IUS) hormonal coil-device</b>    | No cover  |
| <b>Intrauterine system (IUS) hormonal coil-procedure</b> | No cover  |
| <b>Vasectomy</b>   | No cover  |
| <b>Approved Appliances</b>                               | Refund for the amount shown for approved appliances on laya healthcare appliance list |
| <b>Approved Sports Appliance List</b>                    | No cover  |
| <b>Out-patient limit</b>                                 | €6,400  |

## Maternity, fertility & child healthcare benefits

### Maternity Benefits

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| <b>Maternity in-patient hospital delivery/homebirth costs</b>                     | Up to €400 towards costs in public hospitals |
| <b>In-patient maternity consultant fees</b>                                       | Full cover for participating consultants     |
| <b>Maternity out-patient consultations (subject to annual out-patient excess)</b> | Up to €300 per pregnancy                     |
| <b>Foetal screening (subject to annual out-patient excess)</b>                    | No cover                                     |
| <b>Post natal home nursing if hospital stay is less than 3 nights</b>             | No cover                                     |
| <b>Car parking expenses</b>   | No cover                                     |
| <b>New parents food allowance</b>   | No cover                                     |
| <b>Baby massage classes</b>   | No cover                                     |
| <b>Breastfeeding consultations</b>  | No cover                                     |
| <b>Maternity bra</b>  | No cover                                     |
| <b>Antenatal classes/midwifery services</b>                                       | No cover                                     |
| <b>Midwife support service</b>  | No cover                                     |
| <b>Paediatric First Aid Course</b>  | No cover                                     |
| <b>Maternity Yoga/Pilates</b>   | No cover                                     |
| <b>3D/4D Scans</b>  | No cover                                     |

## Child Healthcare Benefits

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| <b>Home nursing for children (following in-patient treatment)</b>        | Up to €50 per day for 28 days |
| <b>Child counselling (subject to annual out-patient excess)</b>          | No cover                      |
| <b>Parent travel &amp; accommodation benefit</b>                         | Up to €60 per day for 14 days |
| <b>Child healthcare support benefit (following in-patient treatment)</b> | No cover                      |
| <b>Vaccinations (subject to annual out-patient excess)</b>               | No cover                      |
| <b>Childhood development assessment</b>                                  | No cover                      |
| <b>Play therapy</b>  | No cover                      |

## Fertility Benefit

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

## Cancer treatment

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| <b>Breast prosthesis or hairpiece (following cancer treatment)</b>                    | Full cover for both                                |
| <b>Cancer accommodation benefit</b>   | Up to €100 per night. No limit                     |
| <b>Manual lymph drainage</b>  | Up to €500 per year                                |
| <b>Medical tattooing</b>  | Full refund up to €40 once per membership year     |
| <b>Genetic screening for cancer risk</b>  | No cover   |
| <b>Genetic testing consultation for cancer (subject to annual out-patient excess)</b> | No cover   |
| <b>Sleeping caps</b>  | Full refund for 1 sleeping cap per membership year |

## Overseas cover

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

## Laya Healthcare Concierge

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| <b>Healthcare Concierge clinical support service</b> | Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893) |
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## Healthcoach

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| <b>Healthcoach face to face consultations</b> | No cover |
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## Digital Health

### Careoncall

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

### Digital Benefits

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| <b>Digital Health Hub</b> | Unlimited access for a range of digital health and wellbeing services |
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## Health screening

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| <b>HeartBeat cardiac screening</b>                                     | Full cover for 1 screen every 2 years for members over the age of 12   |
| <b>Direct payment MRI, CT &amp; PET scans</b>                          | Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals |
| <b>Direct payment mammogram</b>  | Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals |
| <b>Direct payment bone density/dexa scan</b>                           | Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals |
| <b>Women's cancer screening (subject to annual out-patient excess)</b> | Up to €40 per year   |
| <b>Men's cancer screening (subject to annual out-patient excess)</b>   | Up to €30 per year   |
| <b>Sports health screening</b>   | No cover   |
| <b>Executive health check (subject to annual out-patient excess)</b>   | No cover   |

## Support services

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

## Minor Injuries and Illnesses

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| <b>QuickCare consultations &amp; treatment</b> | Up to €75 per visit in laya healthcare approved minor injuries & illness centres                                   |
| <b>Fracture Clinic</b>                         | 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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