

This scheme offers a higher level of cover than our basic schemes. It gives you access to public hospitals & a wide range of selected private hospitals.

Hospital cover

- Semi-private room in public hospitals.
- Semi-private room in selected private hospitals.
- There is no cover in Hi-tech hospitals.
- Cover in selected private hospitals is subject to a €150 day-case excess & a €500 in-patient excess per claim.

Day-to-day expenses

- ✓ Consultant visits
- ✓ Hospital casualty charge

Full benefits of Advantage 500 Explore

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	€150 excess for day-case & out-patient surgical & €500 excess for semi-private or private	
Day-case/Out-patient surgical	Full cover in selected private hospitals	
Semi-private	Full cover in selected private hospitals	
Private	€200 shortfall per night in selected private hospitals. Full cover in the Mater Private Cork	
Specified Orthopaedic & Ophthalmic Procedures	No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures	
Non Hospital Surgical Centres	€50 excess per claim	
Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital		

Semi-private

No cover

Private

No cover

Cover for specialist cardiac procedures in Hi-tech hospitals

Full cover - no excess

Specified Orthopaedic & Ophthalmic Procedures

No excess or shortfall applies for Specified orthopaedic procedures, no cover in Hi-tech for ophthalmic procedures

Hospital Cover - Other Benefits**Participating Consultants' fees**

Full cover

Psychiatric treatment

Full cover up to 100 days per year in all public hospitals & selected private centres

Drug, Alcohol, Gambling & substance abuse

Full cover for 91 days every 5 years in all public hospitals, selected private hospitals & treatment centres

Convalescence care

Up to €35 per day for 14 days

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

Up to €20 per year

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 hospitals & approved diagnostic centres

Pathologist fees (professional fees)

Up to €25 per test in hospitals & approved diagnostic centres

Radiology diagnostic test (technical fees)

Up to €500 per year in hospitals & approved diagnostic centres

Pathology diagnostic test (technical fees)

Full cover in hospitals & approved diagnostic centres

Routine dental

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

Vasectomy

No cover

Approved Appliances

Refund for the amount shown for approved appliances on laya healthcare appliance list

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 €3,200 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)

No cover

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

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

benefit

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

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 Up to €60 per 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

EU Treatment Guarantee

No cover Advantage 500 Explore :: Laya Healthcare

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 laya healthcare approved centres

Direct payment mammogram

Full cover in laya healthcare approved centres

(subject to annual out-patient excess)

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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