

# Essential Assist

This scheme gives you public hospital cover & 24 hour access to Laya healthcare's Nurseline & GP Line 7 days a week.


## Hospital cover

- Semi-private room in public hospitals.
- 66% cover in private hospitals.

## Day-to-day expenses

- ✓ Consultant visits
- ✓ Hospital casualty charge

## Full benefits of Essential Assist

Hospital cover 	
<b>Hospital Cover - Public Hospitals</b>	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	A shortfall will apply per night for private accommodation
<b>Hospital Cover - Private Hospitals</b>	
Private hospital excess	Not applicable
Day-case/Out-patient surgical	Cover up to 66% of hospital charges
Semi-private	Cover up to 66% of hospital charges
Private	Cover up to 66% of hospital charges
Specified Orthopaedic & Ophthalmic Procedures	Normal private hospital shortfalls apply
Non Hospital Surgical Centres	No cover
<b>Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b>	
Hi-tech hospital excess	Not applicable
Day-case/Out-patient surgical	No cover
Semi-private	No cover

<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

<b>Participating Consultants' fees</b>	Full cover
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<b>Psychiatric treatment</b>	Full cover up to 100 days per year in all public hospitals. No cover for private psychiatric centres
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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

<b>Annual out-patient excess</b>	€150 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>	No cover
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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 €51 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 hospitals & approved diagnostic centres
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<b>Pathologist fees (professional fees)</b>	Up to €25 per test in hospitals & approved diagnostic centres
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<b>Radiology diagnostic test (technical fees)</b>	Up to €500 per year in hospitals & approved diagnostic centres (maximum 66% cover in private hospitals)
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<b>Pathology diagnostic test (technical fees)</b>	Full cover in hospitals & approved diagnostic centres (maximum 66% cover in private hospitals)
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<b>Routine dental</b>	No cover
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<b>Emergency dental</b>	No cover
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<b>Optical</b>	No cover
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<b>Laser Eye Surgery</b>	No cover
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<b>Hearing Benefit</b>	No cover
<b>Physiotherapy</b>	No cover
<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
<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
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<b>Approved Sports Appliance List</b>	No cover
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<b>Out-patient Maternity</b>	€6,500
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## Maternity, fertility & child healthcare benefits



### Maternity Benefits

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

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

<b>Infertility Initial Consultation</b>	No cover
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<b>First Steps fertility package</b>	No cover
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<b>Fertility Testing/Screening</b>	No cover
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<b>Fertility Counselling</b>	No cover
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<b>Fertility Preservation</b>	No cover
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### Cancer treatment

<b>Breast prosthesis or hairpiece (following cancer treatment)</b>	Full cover for both
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<b>Cancer accommodation benefit</b>	Up to €100 per night. No limit
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<b>Manual lymph drainage</b>	Up to €500 per year
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<b>Medical tattooing</b>	Up to €150 per year
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<b>Genetic screening for cancer risk</b>	No cover
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<b>Genetic testing consultation for cancer (subject to annual out-patient excess)</b>	No cover
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<b>Sleeping caps</b>	Full refund for 1 sleeping cap per membership year
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### Overseas cover

<b>Emergency hospital admission while overseas</b>	Up to €100,000 per episode of illness or injury
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<b>Medical Evacuation</b>	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
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<b>Treatment not available in Ireland</b>	Full cover in the EU or UK- subject to prior approval
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<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
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<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
<b>Laya Healthcare Concierge</b> 	
<b>Healthcare Concierge clinical support service</b>	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
<b>Healthcoach</b> 	
<b>Healthcoach face to face consultations</b>	No cover
<b>Digital Health</b> 	
<b>Careoncall</b>	
<b>GP Live (online GP consultation)</b>	Full cover - unlimited consultations
<b>24 Hour GP Line (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
<b>Digital Benefits</b>	
<b>Digital Health Hub</b>	Unlimited access for a range of digital health and wellbeing services
<b>Health screening</b> 	
<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 €30 per year
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<b>Men's cancer screening (subject to annual out-patient excess)</b>	Up to €20 per year
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<b>Sports health screening</b>	No cover
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<b>Executive health check (subject to annual out-patient excess)</b>	No cover
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## Support services

<b>24/7 Telephone Counselling</b>	Full cover
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<b>Face to face/Video/Phone Counselling</b>	Full cover for 6 visits per presenting issue
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<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.
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## Minor Injuries and Illnesses

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