

This scheme gives you access to both public & private hospitals including the Beacon Hospital.

Hospital cover

- Private room in public hospitals.
- Semi-private room in private hospitals including the Beacon Hospital.
- Full cover in Beacon Hospital only.
- Cover in 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 Flex 500 Explore

Hospital cover		▼
Hospital Cover - Public Hospitals		
Day-case/Out-patient surgical	Full cover	
Semi-private	Full cover	
Private	Full cover	
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, including Beacon Hospital	
Semi-private	Full cover, including Beacon Hospital	
Private	€100 shortfall per night, including Beacon Hospital. Full cover in 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

Full cover in Beacon Hospital only. No cover in Blackrock Clinic & Mater Private Dublin

Private

€100 shortfall per night in the Beacon Hospital. No cover in the Blackrock Clinic or Mater Private Dublin

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. Normal excesses & shortfalls apply for ophthalmic procedures in Beacon Hospital. No cover in the Blackrock Clinic or Mater Private for ophthalmic procedures

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

Full cover

Psychiatric treatment

Full cover up to 100 days per year

Drug, Alcohol, Gambling & substance abuse

Full cover up to 91 days every 5 years

Convalescence care

Up to €45 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

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

**Intrauterine system (IUS)
hormonal coil-device**

No cover

Flex 500 Explore :: Laya Healthcare

**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

€6,500

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 €3,500 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 €1,600 for 2 nights home nursing & up to €800 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

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)	No cover
Childhood development assessment	No cover
Play therapy	Up to €30 per visit - 8 visits per year

Fertility Benefit

Infertility Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	No cover
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	Up to €150 per year
Genetic screening for cancer risk	No cover

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)

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

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
Direct payment bone density/dexa scan	Full cover in laya healthcare approved centres
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 €100 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

