

# Future Protect Choice

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

## Day-to-day expenses

- ✓ Chiropractic/Podiatry
- ✓ Chiropractor
- ✓ Consultant visits
- ✓ GP visits
- ✓ Hospital casualty charge
- ✓ Occupational therapy
- ✓ Osteopath
- ✓ Physiotherapy
- ✓ Travel vaccinations

## Full benefits of Future Protect Choice

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	No cover	
Semi-private	No cover	

<b>Private</b>	No cover
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<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	No cover
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<b>Non Hospital Surgical Centres</b>	No cover
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### Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

<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

<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>	€50 Individual Excess / €150 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 €30 per visit
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<b>Home testing kits</b>	Up to €20 per year
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<b>Prescription costs</b>	No cover
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<b>Consultant visits</b>	Up to €55 per visit
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<b>Hospital casualty charge</b>	Up to €60 per visit
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<b>Radiologist fees (professional fees)</b>	Up to €50 per scan in hospitals & approved diagnostic centres
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<b>Pathologist fees (professional fees)</b>	Up to €50 per test in laya healthcare approved hospitals or out-patient centres
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<b>Radiology diagnostic test (technical fees)</b>	Up to €50 per test in public hospitals & scan centres. Up to €50 per test up to a maximum of 66% of the total cost in private hospitals. Up to €200 per year for non-direct payment MRI, CT & PET-CT in public hospitals & scan centres & up to €200 per year up to a maximum of 66% of the total cost in private hospitals
<b>Pathology diagnostic test (technical fees)</b>	Up to €50 per test in public hospitals & approved scan centres. Up to €50 per test up to a maximum of 66% of the total cost in private hospitals
<b>Routine dental</b>	Up to €60 per year
<b>Emergency dental</b>	Up to €450 per accident
<b>Optical</b>	Up to €30 per year
<b>Laser Eye Surgery</b>	No cover
<b>Hearing Benefit</b>	No cover
<b>Physiotherapy</b>	Up to €25 per visit - 25 visits per year
<b>Travel vaccinations</b>	Up to €50 per year
<b>Vaccinations-adults</b>	No cover
<b>Speech &amp; language therapy</b>	No cover
<b>Adult Counselling-Psychologists</b>	Up to €40 per visit - 8 visits per year
<b>Adult Counselling-Counsellors and Therapists</b>	Up to €40 per visit - 8 visits per year
<b>Neurodevelopment Assessment Benefit-Adults</b>	No cover
<b>Orthoptist</b>	No cover
<b>Acupuncture</b>	No cover
<b>Osteopath</b>	Up to €30 per visit - 12 visits per year
<b>Chiropractor</b>	Up to €30 per visit - 12 visits per year
<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>	Up to €20 per visit - 5 visits per year
<b>Chiropody/Podiatry</b>	Up to €20 per visit - 5 visits per year
<b>Home nursing following in-patient treatment</b>	Up to €50 per day for 40 days

<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

## Maternity, fertility & child healthcare benefits



### Maternity Benefits

<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 €500 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
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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 €70 per day for 28 days
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<b>Child counselling (subject to annual out-patient excess)</b>	Up to €30 per visit - 8 visits per year
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<b>Parent travel &amp; accommodation benefit</b>	Up to €80 per day for 14 days
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<b>Child healthcare support benefit (following in-patient treatment)</b>	Full refund up to €250 combined receipts on a range of benefits
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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
<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

<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

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

### Careoncall

<b>GPIive (online GP consultation)</b>	Full cover - unlimited consultations
<b>24 Hour GPIline (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

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

<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 €60 per year
<b>Men's cancer screening (subject to annual out-patient excess)</b>	Up to €50 per year
<b>Sports health screening</b>	No cover
<b>Executive health check (subject to annual out-patient excess)</b>	No cover

## Support services

<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

<b>QuickCare consultations &amp; treatment</b>	Up to €100 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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