

Hospital cover

- Semi-private room in public hospitals.
- Semi-private room in selected private hospitals.
- There is no Hi-tech hospital cover on Precision 300 Connect.
- Cover in private hospitals is subject to a €125 day-case excess & a €300 in-patient excess per claim.

Day-to-day expenses

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

Full benefits of Precision 300 Connect

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	€125 excess for day-case & out-patient surgical & €300 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	€300 shortfall per night. 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 in Mater Private Dublin & Blackrock Clinic

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 €40 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

Up to €20 per visit

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

hormonal coil-procedure

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 €3,000 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

Parent travel & accommodation benefit	No cover
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Child healthcare support benefit (following in-patient treatment)	No cover
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Vaccinations (subject to annual out-patient excess)	No cover
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Childhood development assessment	No cover
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Play therapy	No cover
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Fertility Benefit

Infertility Initial Consultation	No cover
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First Steps fertility package	No cover
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Fertility Testing/Screening	No cover
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Fertility Counselling	No cover
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Fertility Preservation	No cover
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Pre Implantation Genetic Testing	No cover
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Cancer treatment



Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
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Cancer accommodation benefit	Up to €100 per night. No limit
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Manual lymph drainage	Up to €500 per year
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Medical tattooing	Up to €150 per year
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Genetic screening for cancer risk	No cover
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Genetic testing consultation for cancer (subject to annual out-patient excess)	No cover
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Sleeping caps	Full refund for 1 sleeping cap per membership year
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Medical Evacuation	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
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Treatment not available in Ireland	Full cover in the EU or UK- subject to prior approval
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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
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EU Treatment Guarantee	No cover
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Consultant Connections	Full cover - subject to prior approval
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Gender affirmation surgery abroad	No cover
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Gender affirmation support	No cover
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Laya Healthcare Concierge

Healthcare Concierge clinical support service	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
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Healthcoach

Healthcoach face to face consultations	Full cover for 1 consultation every 2 years
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Digital Health

Careoncall

GPlive (online GP consultation)	Full cover - unlimited consultations
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24 Hour GPline (laya number - 021 202 2860)	Full cover from Ireland & abroad
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24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad
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Digital Benefits

Digital Health Hub	Unlimited access for a range of digital health and wellbeing services
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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

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