

This scheme will give you access to public hospitals & a wide range of selected private hospitals as well as help towards your everyday medical expenses.

### Hospital cover

- Semi-private room in public hospitals.
- Semi-private room in selected private hospitals.
- There is no Hi-tech hospital cover on Precision 600 Total.
- Cover in private hospitals is subject to a €175 day-case excess & a €600 in-patient excess per claim.

### Day-to-day expenses

- ✓ Acupuncture
- ✓ Chiropody/Podiatry
- ✓ Chiropractor
- ✓ Consultant visits
- ✓ Dietician
- ✓ GP visits
- ✓ Homeopathy
- ✓ Hospital casualty charge
- ✓ Occupational therapy
- ✓ Orthoptist
- ✓ Osteopath
- ✓ Physiotherapy
- ✓ Reflexology
- ✓ Speech & language therapy

### Full benefits of Precision 600 Total

Hospital cover	
<b>Hospital Cover - Public Hospitals</b>	
<b>Day-case/Out-patient surgical</b>	Full cover
<b>Semi-private</b>	Full cover
<b>Private</b>	A shortfall will apply per night for private accommodation
<b>Hospital Cover - Private Hospitals</b>	

**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 &amp; 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****Hi-tech hospital excess**

Not applicable

**Day-case/Out-patient surgical**

No cover

**Semi-private**

No cover

**Private**

No cover

**Cover for specialist cardiac procedures in Hi-tech hospitals**

Full cover in Mater Private Dublin &amp; 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 &amp; selected private centres

**Drug, Alcohol, Gambling & substance abuse**

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

**Convalescence care**

Up to €40 per day for 14 days

**Everyday medical expenses****Annual out-patient excess**

€1

**Increased allowance for everyday medical expenses**

Not applicable

**GP visits**

Up to €15 per visit

**Home testing kits**

Up to €20 per year

**Prescription costs**

No cover

<b>Radiologist fees (professional fees)</b>	Up to €40 per scan in hospitals & approved diagnostic centres
<b>Radiology diagnostic test (technical fees)</b>	Up to €50 per scan in hospitals & approved diagnostic centres
<b>Pathology diagnostic test (technical fees)</b>	Up to €25 per test in hospitals & approved diagnostic centres
<b>Routine dental</b>	Up to €80 per year
<b>Emergency dental</b>	Up to €400 per accident
<b>Optical</b>	Up to €60 per year
<b>Laser Eye Surgery</b>	No cover
<b>Hearing Benefit</b>	Up to €30 per year
<b>Physiotherapy</b>	Up to €15 per visit - 25 visits per year
<b>Travel vaccinations</b>	No cover
<b>Vaccinations-adults</b>	No cover
<b>Speech &amp; language therapy</b>	Up to €15 per visit - 8 visits per year
<b>Adult Counselling-Psychologists</b>	Up to €15 per visit - 8 visits per year
<b>Adult Counselling-Counsellors and Therapists</b>	No cover
<b>Neurodevelopment Assessment Benefit-Adults</b>	No cover
<b>Orthoptist</b>	Up to €15 per visit - 8 visits per year
<b>Acupuncture</b>	Up to €15 per visit - 12 visits per year
<b>Osteopath</b>	Up to €15 per visit - 12 visits per year
<b>Chiropractor</b>	Up to €15 per visit - 12 visits per year
<b>Physical therapy/Athletic Rehabilitation</b>	Up to €15 per visit - 8 visits per year
<b>Reflexology</b>	Up to €15 per visit - 8 visits per year
<b>Homeopathy</b>	Up to €15 per visit - 12 visits per year
<b>Dietician</b>	Up to €15 per visit - 5 visits per year
<b>Occupational therapy</b>	Up to €15 per visit - 5 visits per year

**Hormone Replacement Therapy for Gender Dysphoria**

No cover

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**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

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

No cover

**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 €3,000 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)**

Up to €300 per pregnancy

**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 &amp; up to €600 for 1 night home nursing

**Car parking expenses**

No cover

**New parents food allowance**

No cover

<b>Maternity bra</b>	No cover
<b>Antenatal classes/midwifery services</b>	No cover

<b>Midwife support service</b>	No cover
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<b>Paediatric First Aid Course</b>	Up to €20 per year
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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>	Up to €60 per day for 14 days
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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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<b>Pre Implantation Genetic Testing</b>	No cover
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### Cancer treatment



**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 €70,000 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

**Careoncall****GPlive (online GP consultation)**

Full cover - unlimited consultations

**24 Hour GPline (laya number - 021 202 2860)**

Full cover from Ireland &amp; abroad

**24 Hour Nurseline (laya number - 021 202 2861)**

Full cover from Ireland &amp; 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

**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 €40 per year

**Men's cancer screening (subject to annual out-patient excess)**

Up to €30 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 &amp; health advice, career guidance, life coach &amp; mediation.

**QuickCare consultations & treatment**

Up to €75 per visit in laya healthcare approved minor injuries & illness centres Precision 600 Total :: Laya Healthcare

**Fracture Clinic**

Up to €75 for a consultation & up to €50 for an x-ray in laya healthcare approved minor injuries & illness centres

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