

### Hospital cover

- Private room in public hospitals.
- Semi-private room in private hospitals.
- Day-case cover in Beacon Hospital only.
- €300 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
- ✓ Travel vaccinations

### Full benefits of Prosper

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>	Full cover

**Private**

€165 shortfall per night, including Beacon Hospital. Full cover in Mater Private Cork

**Specified Orthopaedic & Ophthalmic Procedures**

20% shortfall

**Non Hospital Surgical Centres**

€50 excess per claim

**Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital****Hi-tech hospital excess**

€300 excess per claim

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

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

**Semi-private**

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

**Private**

€165 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**

20% shortfall in Beacon Hospital. No cover in the Blackrock Clinic &amp; Mater Private Dublin

**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 €50 per day for 14 days

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

€50 (PLEASE NOTE for all benefits listed below, the maximum refund is €500 per member per contract year)

**Increased allowance for everyday medical expenses**

Not applicable

**GP visits**

50% of costs - 5 visits per year. 100% cover for 2 HSE GP out of hours visits (2 HSE GP out of hours visits not subject to €500 out-patient cap)

<b>Consultant visits</b>	50% of costs - 5 visits per year
<b>Hospital casualty charge</b>	50% of costs up to €50 per visit - 5 visits per year
<b>Radiologist fees (professional fees)</b>	50% of costs in hospitals & approved diagnostic centres
<b>Pathologist fees (professional fees)</b>	50% of costs in hospitals & approved diagnostic centres
<b>Radiology diagnostic test (technical fees)</b>	50% of costs in hospitals & approved diagnostic centres
<b>Pathology diagnostic test (technical fees)</b>	50% of costs in hospitals & approved diagnostic centres
<b>Routine dental</b>	50% of costs up to €300 per year
<b>Emergency dental</b>	50% of costs up to €300 per accident
<b>Optical</b>	50% of costs up to €150 per year
<b>Laser Eye Surgery</b>	Up to €100 per eye - payable once per lifetime
<b>Hearing Benefit</b>	50% of costs up to €40 per year
<b>Physiotherapy</b>	50% of costs - 5 visits per year
<b>Travel vaccinations</b>	50% of costs up to €60 per year
<b>Vaccinations-adults</b>	50% of costs up to €25 per year
<b>Speech &amp; language therapy</b>	50% of costs
<b>Adult Counselling-Psychologists</b>	50% of costs up to €40 per visit - 5 visits per year
<b>Adult Counselling-Counsellors and Therapists</b>	50% of costs up to €40 per visit - 5 visits per year
<b>Neurodevelopment Assessment Benefit-Adults</b>	50% of costs up to €150 per lifetime
<b>Orthoptist</b>	50% of costs - 5 visits per year
<b>Acupuncture</b>	50% of costs - 5 visits per year
<b>Osteopath</b>	50% of costs - 5 visits per year
<b>Chiropractor</b>	50% of costs - 5 visits per year
<b>Physical therapy/Athletic Rehabilitation</b>	50% of costs - 5 visits per year
<b>Reflexology</b>	50% of costs - 5 visits per year
<b>Homeopathy</b>	50% of costs - 5 visits per year

**Chiroprody/Podiatry**

50% of costs - 5 visits per year

**Home nursing following in-patient treatment**

50% of costs

**Hormone Replacement Therapy for Gender Dysphoria**

50% of costs up to €300 per lifetime

**Dean Clinic out-patient mental health consultations**

50% of costs - 5 visits per year

**Lois Bridges out-patient mental health consultations**

50% of costs - 5 visits per year

**Menopause Support Package**

Up to €200 per year

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

50% of costs up to €50 per year

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

50% of costs up to €75 per year

**Vasectomy**

50% of costs up to €250 per lifetime

**Approved Appliances**

Refund for the amount shown for approved appliances on laya healthcare appliance list

**Approved Sports Appliance List**

Up to €50 per year

**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)**

Up to €100 combined refund for NIPT &amp; CVS tests &amp; up to €40 refund for an early pregnancy scan

**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**

Up to €20 for car parking expenses incurred at hospital admission for delivery

**New parents food allowance**

Up to €20 per pregnancy

**Maternity bra**

Up to €40 per year

**Antenatal classes/midwifery services**

Up to €75 per pregnancy

**Midwife support service**

Full cover for a phone consultation each trimester &amp; one call within the first 3 months of your child's birth (021 202 2824)

**Paediatric First Aid Course**

Up to €40 per year

**Maternity Yoga/Pilates**

50% of costs up to €50 per pregnancy

**3D/4D Scans**

50% of costs up to €50 per pregnancy

**Child Healthcare Benefits****Home nursing for children (following in-patient treatment)**

50% of costs up to €2,800 per year

**Child counselling (subject to annual out-patient excess)**

50% of costs - 8 visits &amp; 50% of 1 assessment up to €60

**Parent travel & accommodation benefit**

Up to €80 per day for 14 days

**Child healthcare support benefit (following in-patient treatment)**

Full refund up to €150 combined receipts on a range of benefits

**Vaccinations (subject to annual out-patient excess)**

50% of costs up to €20 per year

**Childhood development assessment**

50% of costs up to €150 per lifetime

**Play therapy**

75% of costs - 8 visits per year

**Fertility Benefit****Infertility Initial Consultation**

No cover

**First Steps fertility package**

50% of costs up to €1,500 per year. Please refer to rules for the list of eligible fertility tests and treatments

**Fertility Testing/Screening**

No cover

**Fertility Counselling**

Full cover for 5 visits per presenting issue ( 5 visits are separate from 24/7 mental wellbeing support programme -0818 1000 30)

**Cancer treatment****Breast prosthesis or hairpiece (following cancer treatment)**

Full cover for both

**Genetic screening for cancer risk**Up to €300 per year  
Full cover in the Mater Private Dublin**Genetic testing consultation for cancer (subject to annual out-patient excess)**

50% of costs for initial consultation

**Sleeping caps**

Full refund for 1 sleeping cap per membership year

**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**

Cover up to €100,000 in the EU or UK - subject to prior approval

**Gender affirmation support**

Cover up to €5,000 in Ireland or in the EU subject to prior approval

**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**

## 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)

50% of costs

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

50% of costs

### Sports health screening

Up to €200 every 2 years paid directly to centre

### Executive health check (subject to annual out-patient excess)

50% of costs for 1 visit every 2 years in approved centres

## 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 €125 per visit in laya healthcare approved minor injuries & illness centres

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