

Hospital cover

- Private room in all public hospitals.
- Semi-private room in private hospitals including the Beacon Hospital.
- Semi-private room in Beacon Hospital only.
- Cover in private hospitals is subject to a €125 day-case excess & a €250 in-patient excess per claim. (overnight excess paid maximum twice per member per contract year).

Day-to-day expenses

- ✓ Consultant visits
- ✓ GP visits
- ✓ Hospital casualty charge
- ✓ Occupational therapy
- ✓ Physiotherapy
- ✓ Speech & language therapy

Full benefits of Signify

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	€125 excess for day-case/out-patient surgical, €250 excess for overnight admissions. Overnight in-patient excess is payable a maximum of 2 per member, per contract year
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

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

Hi-tech hospital excess	€125 excess for day-case/out-patient surgical, €250 excess for overnight admissions. Overnight in-patient excess is payable a maximum of 2 per member, per contract year
Day-case/Out-patient surgical	Full cover in Beacon Hospital only. No cover in Blackrock Clinic & Mater Private Dublin
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 in Beacon Hospital only. No cover in Blackrock Clinic & Mater Private Dublin
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall in Beacon Hospital. No cover in the Blackrock Clinic & 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 €45 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 €25 per visit for 3 visits. 100% cover for 2 HSE GP out of hours visits
Home testing kits	Up to €50 per year
Prescription costs	No cover
Consultant visits	Up to €40 per visit
Hospital casualty charge	Up to €20 per visit

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	Up to €30 per visit - 2 visits per year
Emergency dental	No cover
Optical	Up to €55 per year
Laser Eye Surgery	No cover
Hearing Benefit	No cover
Physiotherapy	Up to €25 per visit - 3 visits per year
Travel vaccinations	No cover
Vaccinations-adults	No cover
Speech & language therapy	Up to €25 per visit - 3 visits per year
Adult Counselling-Psychologists	Up to €25 per visit - 3 visits per year
Adult Counselling-Counsellors and Therapists	Up to €25 per visit - 3 visits per year
Neurodevelopment Assessment Benefit-Adults	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	No cover
Chiropractor	No cover
Physical therapy/Athletic Rehabilitation	Up to €25 per visit - 3 visits per year
Reflexology	No cover
Homeopathy	No cover
Dietician	No cover
Occupational therapy	Up to €25 per visit - 3 visits per year
Chiropody/Podiatry	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
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	Up to €50 per year
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)	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 €1,600 for 2 nights home nursing & up to €800 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 €50 per pregnancy
Baby massage classes	Up to €100 per year

Antenatal classes/midwifery services	Up to €50 per pregnancy
Midwife support service	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)
Paediatric First Aid Course	Up to €20 per year
Maternity Yoga/Pilates	Up to €50 per pregnancy
3D/4D Scans	Up to €50 per pregnancy

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)	Up to €30 per visit - 8 visits per year
Parent travel & accommodation benefit	Up to €100 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	Up to €50 per year
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	50% of costs up to €1,250 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)
Fertility Preservation	€1,000 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing, €150 per lifetime for sperm freezing, at approved centres
Pre Implantation Genetic Testing	50% of costs up to €2,000 per lifetime

Cancer treatment



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	Full cover in the Mater Private Dublin
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 €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)
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Healthcoach

Healthcoach face to face consultations	Full cover for 1 consultation every 2 years
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GPlive (online GP consultation)

Full cover - unlimited consultations

24 Hour GPline (laya number - 021 202 2860)

Full cover from Ireland & abroad

24 Hour Nurseline (laya number - 021 202 2861)

Full cover from Ireland & 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 €30 per year

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

Up to €20 per year

Sports health screening

Up to €200 every 2 years paid directly to centre

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.

6/24/24, 3:50

QuickCare consultations & treatment

Up to €200 per visit in laya healthcare approved minor injuries & illness centres Signify :: Laya Healthcare

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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