

Your Comparison

Laya Healthcare

SimplyHealth Excess

Prices per Annum

Date current version
of plan commenced 31-01-2018

Adult €1,457.56

Child 1 €393.79

Child 2 €393.79

Child 3 €352.34

Child 4 €352.34

Young Adult €645.90

Newborn €0.00

In Patient

Private Patient in a multi-occupancy (which may include semi-private) room in a public hospital and day case.	Covered
Public Hospital Private Room	Covered
Private Hospital Semi-Private Room	Covered with €50/€125 excess per claim; No excess applies to 5 orthopaedic procedures (hip and knee replacement) in 12 private hospitals
Private Hospital Private Room	Covered with shortfall of €165 per night and €50/€125 excess per claim; No excess/shortfall applies to 5 orthopaedic procedures (hip and knee replacement) in 12 private hospitals
The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Cardiac Procedures	Covered
The Blackrock Clinic, the Mater Private and the Beacon Hospital, certain Special Procedures	Covered with €175 shortfall per night and €200 excess per claim; No excess/shortfall applies to 5 orthopaedic procedures (hip and knee replacement)
The Blackrock Clinic, the Mater Private and the Beacon Hospital procedures other than Cardiac and Special	Covered with €175 shortfall per night and €200 excess per claim
Day Case Private Hospitals	Covered with €50/€125 excess per claim
Day Case The Blackrock Clinic, the Mater Private and the Beacon Hospital	Covered with €200 excess per claim
Convalescence	€50 x 14
Cancer Support Benefit	€100 per night; Cover for 1 hairpiece per year following cancer treatment; Cover for first breast prosthesis following inpatient claim, second prosthesis assessed in accordance with surgical appliance list.

Maternity

Hospital Costs Up To 3 Nights	Full Cover
Home Births	€3,500
Delivery Consultant Fees	Covered up to agreed charges incurred on day of delivery for participating consultants
Outpatient Maternity Consultant Care	Up to €400 per year

Post-Natal Home Help	Not covered
Alternative Amount To Post-Natal Home Help	Not covered
Post Natal Home Nursing	€1200 following 1 night's stay or €600 following 2
Child Home Nursing	50% up to €2,800 per year
Pre/Post-Natal Care	€275
Child Healthcare Benefit	€250 for outpatient expenses if child in hospital more than 3 nights
Parent Accompanying Child	€105 x 14 not incl. first 3 days
Partner Benefit	Not covered
Breastfeeding Consultancy	€30 X 2
Other Maternity Benefits	Not covered
Fertility Benefits	€1000 per lifetime towards IVF, IUI, ICSI

Out-patient Benefits

Individual Excess	€1
Family Excess	€1
Consultant Fees	50%
GP Visits	50%; GP Helpline; GP live online consultations X 3
Physiotherapist	50% X 25; Physioline
Emergency Dental Care	50% up to €510 when carried out within 5 days
Non Emergency Dental	50% up to €300
Home Nursing	50% up to €950 per year
A & E Charge	50% up to €50 per visit; Quickcare-up to €175 for approved minor injuries and illness centres

Alternative Medicines-Acupuncture, Chiropractor, Osteopath	50% of costs for 12 visits for each therapy
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	50% X 5 per therapy; Speech Therapy 50% x 8 + 50% up to €60 x 1 consultation; Occupational therapy 50% X 5 + 50% up to €60 x 1 consultation
Psycho-Oncology Counselling	Not covered
Manual Lymph Drainage	€500 - not subject to outpatient excess
Hearing Test	50% up to max of €40
Optical	50% up to €150
Prescription Costs	Not covered
Employee Assistance Programme	Covered
Other Day To Day Practitioners	Physical therapy 50% x 8; Reflexologist 50% x 8; Homeopathy 50% x 12; Healthcoach online assessment and personalised programmes - unlimited use; Healthcoach face-to-face consultation - full cover for 1 consultation every 2 years.
Child Speech And Language Therapy	50% x 8 plus 50% up to €60 for 1 assessment
Vaccinations	Travel Vaccinations 50% up to €60
Outpatient Policy Limit	€7,650

Out-patient Radiology

Approved Centres	MRI, CT and PET-CT covered in full in direct payment centres except cardiac CT's which are covered by non-direct payment terms. 50% refund on costs in non direct payment centres.
Non-Approved Centres	Not covered
Radiology Consultants' Fees	50% of costs
Radiology Test Fees	50% of costs
Health Screening	Full cover for Mammograms and Dexa scans in certain centres. 50% refund every 2 years for sports health screening and executive health check; Men and Women's Cancer Screening 50%. Full cover for 'HeartBeat' cardiac screening, no excess

Overseas

Benefit Abroad For Surgical Procedures Available in Ireland	Covered
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Benefit Abroad For Surgical Procedures Not Available In Ireland	Covered
Hospital Bill	€100,000
Repatriation Expenses	€2,000,000
Companion Repatriation Expenses	€1,000
24 Hour Telephone Assistance	Covered
Expenses For Companion	€1,000

Psychiatric Cover

Inpatient Psychiatric Non Alcohol Drug	100 days
Inpatient Psychiatric Alcohol Related	91 days per 5 years
Outpatient Psychiatric Care	50% x 12 Mental Health Consultations in Dean Clinic; Clinical Psychologist 50% up to €40 x 8; Child Counselling 8 visits up to €50 following 3 days in hospital-part of Child Healthcare Support Benefit; 50% x12 eating disorder consultations at Lo

Hospital lists
