

Your Comparison

Laya Healthcare

Total Health Complete 175

Prices per Annum

Date current version
of plan commenced 01-07-2018

Adult €1,307.43

Child 1 €376.83

Child 2 €376.83

Child 3 €344.08

Child 4 €344.08

Young Adult €1,307.43

Newborn €0.00

In Patient

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| 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/€175 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 €175 per night with €50/€175 excess per claim. No shortfall in Mater Private Cork; 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 shortfall of €195 per night and €200 excess per claim; No 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 shortfall of €195 per night. €200 excess per claim. |
| Day Case Private Hospitals | Covered with €50/€175 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; Genetic testing consultation for cancer, 50% of costs for initial consultation - subject to prior approval; Genetic screening for cancer risk, full cover in the Mater Private Dublin - subject to prior approval; Sleeping caps, full refund for 1 sleeping caps per membership year; Eyebrow tattooing (following cancer treatment), up to €60 once per membership year |

Maternity

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| 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 | 50% up to €400 |

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| Post-Natal Home Help | Not covered |
| Post Natal Home Nursing | €1200 up to 2 nights |
| Child Home Nursing | 50% up to max of €2,800 per year |
| Pre/Post-Natal Care | Up to €275 combined receipts for a range of benefits including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund for up to 2 months before & 3 months after delivery & paediatric first aid course-max €20 refund |
| Child Healthcare Benefit | Not covered |
| 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 | €1,000 twice per lifetime towards IVF, IUI, ICSI |

Out-patient Benefits

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| Individual Excess | €1 |
| Family Excess | €1 |
| Consultant Fees | 50% refund |
| GP Visits | 50% refund; GP Help line; 3 consultations for online GPLive or Prescription Consultation Service |
| Physiotherapist | 50% x 25; Physioline |
| Emergency Dental Care | 50% up to €300 when carried out within 5 days |
| Non Emergency Dental | 50% up to €500 per year |
| Home Nursing | 50% up to €850 per year |
| A & E Charge | 50% up to €50 per visit; Quickcare-up to €150 for approved minor injuries and illness centres |

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| Alternative Medicines-Acupuncture, Chiropractor, Osteopath | 50% x 12 to each therapy |
| Dietician, Occupational Therapist, Chiropodist, Speech Therapist | 50% x 5 for Dietician & Chiropody; 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% to max of €40 |
| Optical | 50% to max of €150 |
| Prescription Costs | Not covered |
| Employee Assistance Programme | Covered |
| Other Day To Day Practitioners | Physical Therapy 50% x 8; Reflexology 50% x 8; Orthoptist 50% x 8; Homeopath 50% x 12 combined with Alternative Practitioners benefit above; 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 and 1 assessment up to €60 |
| Vaccinations | Travel Vaccinations 50% to max of €60 |
| Outpatient Policy Limit | €7,650 |

Out-patient Radiology

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| 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. Covered up to 50% subject to outpatient excess 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 & executive health check; Men and Women's Cancer Screening 50% covered. Full cover for 'HeartBeat' cardiac screening, no excess; Home testing kits, 50% up to €20 |

Overseas

Covered in the EU subject to approval

Benefit Abroad For Surgical Procedures Available in Ireland

Benefit Abroad For Surgical Procedures Not Available In Ireland Covered in the EU subject to approval

Hospital Bill €100,000

Repatriation Expenses €2,000,000

Companion Repatriation Expenses €1,000

24 Hour Telephone Assistance Covered

Expenses For Companion Not covered

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; 50% x 12 eating disorder consultations in Lois Bridges; Counselling Support Benefit 24/7 Telephone Counselling, full cover; Face to face/Video/Phone Counselling, full cover for 5 visits per issue; Cover for specific support services, full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.

Hospital lists
