

Signify Care Benefit Table

Effective 1 April 2023

| Benefit | Signify Care |
|---|--|
| Hospital Cover - Public Hospitals | |
| Day-case/Out-patient surgical | Full cover |
| Semi-private | Full cover |
| Private | Shortfall will apply - covered up to semi-private rate |
| Hospital Cover - Private Hospitals | |
| Private hospital excess | €125 excess for day-case & out-patient surgical & €400 excess for semi-private or private |
| 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 |
| Specified Orthopaedic & Ophthalmic Procedures | 20% shortfall |
| Non Hospital Surgical Centres | €125 excess per claim |
| Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital | |
| Hi-tech hospital excess | €125 excess for day-case & out-patient surgical & €400 excess for semi-private or private |
| 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 for 100 days per annum in all public hospitals. No cover for private psychiatric centres |
| Drug, Alcohol, Gambling & substance abuse | Full cover up to 91 days every 5 years in public hospitals |
| Convalescence care | Up to €30 per day for 14 days |
| Cancer Care Benefits - Out-patient Treatment | |
| Breast prosthesis or hairpiece (following cancer treatment) | Full cover for both |
| Cancer accommodation benefit | Up to €100 per night. No limit |
| Manual lymph drainage | Full refund up to €500 per year |
| Eyebrow tattooing (following cancer treatment) | Full refund up to €150 once per membership 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 |
| 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) | Full refund 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 & up to €600 for 1 night home nursing |
| Pre & post natal package of benefits (full list of benefits included in your rules) | No cover |
| 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 |
| Breastfeeding consultations | Up to €30 per visit - 2 visits per year |
| Maternity bra | Up to €40 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 | Unlimited access to online paediatric first aid course through member area & up to €20 towards the out-patient excess for face to face visit |
| Maternity Yoga/Pilates | Up to €50 once per pregnancy not subject to out-patient excess |
| 3D/4D Scans | Up to €50 once per pregnancy not subject to out-patient excess |

| 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) | Full refund up to €50 per year |
| Childhood development assessment | No cover |
| Play therapy | Up to €30 per visit - 8 visits per year |
| Treatment Overseas | |
| 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 - subject to prior approval |
| Medical Tourism | Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval |
| EU Treatment Guarantee | Full cover - subject to prior approval |
| 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 |
| Minor Injuries & Illnesses | |
| QuickCare consultations & treatment | Up to €175 per visit in laya healthcare approved minor injuries & illness centres |
| Fracture Clinic | Up to €50 for a consultation & up to €50 for an x-ray in laya healthcare approved minor injuries & illness centres |
| Digital Health | |
| CareOnCall | |
| 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 |
| Physioline (laya number - 021 202 2862) | No cover |
| Digital Benefits | |
| Digital Health Hub | Unlimited access for a range of digital health and wellbeing services |
| Fertility Benefit | |
| Infertility benefit | No cover |
| Infertility Initial Consultation | No cover |
| First Steps fertility package | 50% 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% up to €2,000 per lifetime |
| 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 approved direct payment mammogram centres |
| Direct payment bone density/dexa scan | Full cover in approved direct payment density/dexa scan 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 | No cover |
| Executive health check (subject to annual out-patient excess) | No cover |
| 24/7 Mental Wellbeing Support Programme | |
| 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. |
| 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 |

This table of benefits and the cover detailed within it is for your guidance and should be read subject to the rules of the scheme. To check that your hospital or Consultant is covered please visit your secure Member Area at www.layahealthcare.ie/memberarea or call our Customer Care team on 021 202 2000.

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| Benefit | Signify Care |
|--|--|
| Everyday Medical Expenses | |
| Hospital casualty charge | Up to €20 per visit |
| Radiologist fees (professional fees) | Up to €25 per scan in laya healthcare approved hospitals or out-patient centres |
| Pathologist fees (professional fees) | Up to €25 per test in laya healthcare approved hospitals or out-patient centres |
| Radiology diagnostic test (technical fees) | Full refund up to €500 per year in laya healthcare approved hospitals or out-patient centres |
| Pathology diagnostic test (technical fees) | Full refund in laya healthcare approved hospitals or out-patient 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 |
| Chiroprody/Podiatry | No cover |
| Home nursing following in-patient treatment | No cover |
| Hormone Replacement Therapy for Gender Dysphoria | 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 | Full cover up to €50 per year |
| Out-patient limit | €6,500 |