

Inspire Assist Benefit Table

Effective 1 August 2025

Benefit	Inspire Assist
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	€100 excess per claim
Day-case/Out-patient surgical	Full cover in selected private hospitals
Semi-private	Full cover in selected private hospitals
Private	€200 shortfall per night
Non Hospital Surgical Centres	€50 excess per claim
Specified Orthopaedic & Ophthalmic Procedures	40% shortfall
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€100 excess per claim
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover in Beacon Hospital & €800 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	€200 shortfall per night in Beacon Hospital & €900 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover in Mater Private Dublin & Blackrock Clinic (no excess). Full cover up to a semi-private room in the Beacon Hospital (excess applies).
Specified Orthopaedic & Ophthalmic Procedures	40% shortfall
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 €60 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	Up to €500 per year
Medical tattooing	Up to €300 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)	50% of costs for initial consultation
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 €3,700 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 €400 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
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 €75 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	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)	Up to €110 per day for 28 days
Child counselling (subject to annual out-patient excess)	50% of costs up to €25 per visit - 5 visits per year

For health insurance policies inceptioned or renewed on or after 1 January 2025, insurance is provided by AXA Insurance dac trading as laya healthcare. For all other existing health insurance policies, insurance is provided by Elips Insurance Limited (Incorporated Liechtenstein) trading as laya healthcare. Laya Healthcare Limited, trading as laya healthcare and laya life, is regulated by the Central Bank of Ireland.

Child Healthcare Benefits	
Parent travel & accommodation benefit	Up to €120 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	50% of costs up to €50 per year
Childhood development assessment	50% of costs up to €350 per lifetime
Play therapy	50% of costs up to €25 per visit - 5 visits per year
Treatment Overseas	
Emergency hospital admission while overseas (+353 21 422 2204)	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 - subject to prior approval
Medical Tourism	Full cover for treatment in another country, up to the amount payable in Ireland - subject to prior approval
Consultant Connections	Full cover - subject to prior approval
Gender affirmation surgery abroad	Cover up to €100,000 subject to prior approval
Gender affirmation support	Up to €5,000 per lifetime in Ireland or abroad 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
Minor Injuries & Illnesses	
QuickCare consultations & treatment	€50 excess per visit in approved minor injuries & illness centres
Fracture Clinic	€50 excess per visit in approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Full cover - unlimited consultations
24 Hour GPline (021 202 2860)	Full cover from Ireland & abroad
24 Hour Nurseline (021 202 2861)	Full cover from Ireland & abroad
Digital Benefits	
Digital Health Hub	Unlimited access for a range of digital health and wellbeing services.
Fertility Benefit	
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 Counselling (0818 100 030)	Full cover for 5 visits per year. Please refer to rules for criteria
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. Please refer to rules for eligible tests and criteria
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 up to €40 per visit
Men's cancer screening (subject to annual out-patient excess)	50% of costs up to €40 per visit
Sports health screening	Up to €300 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	Up to €200 for 1 visit every 2 years at approved centres
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling (1800 911 909)	Full cover
Face to face/Video/Phone Counselling	Full cover for 6 visits per presenting issue. Please refer to rules for criteria
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 (PLEASE NOTE for all benefits listed below, the maximum refund is €1,500 per member per contract year)
Increased allowance for everyday medical expenses	Not applicable
GP/Nurse visits	50% of costs up to €40 per visit
Home testing kits	50% of costs up to €50 per year
Prescription costs	No cover
Consultant visits	50% of costs up to €125 per visit
Hospital casualty charge	Up to €75 per visit - 2 visits per year
Radiologist fees (professional fees)	50% of costs in hospitals & approved diagnostic centres
Pathologist fees (professional fees)	50% of costs in hospitals & approved diagnostic centres
Radiology diagnostic test (technical fees)	50% of costs in hospitals & approved diagnostic centres
Pathology diagnostic test (technical fees)	50% of costs in hospitals & approved diagnostic centres
Routine dental	Up to €40 per visit - 7 visits per year
Emergency dental	Up to €750 per accident

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Everyday Medical Expenses	
Optical	75% of costs up to €75 per year
Laser Eye Surgery	No cover
Hearing Benefit	50% of costs up to €50 per year
Physiotherapy	50% of costs up to €35 per visit - 12 visits per year
Travel vaccinations	Up to €75 per year
Vaccinations-adults	No cover
Speech & language therapy	50% of costs up to €45 per visit
Adult Counselling-Psychologists	50% of costs up to €35 per visit - 12 visits per year
Adult Counselling-Counsellors and Therapists	50% of costs up to €35 per visit - 12 visits per year
Neurodevelopment Assessment Benefit-Adults	50% of costs up to €350 per lifetime
Orthoptist	50% of costs up to €40 per visit - 12 visits per year
Acupuncture	50% of costs up to €40 per visit - 12 visits per year
Osteopath	50% of costs up to €40 per visit - 12 visits per year
Chiropractor	50% of costs up to €40 per visit - 12 visits per year
Physical therapy/Athletic Rehabilitation	50% of costs up to €40 per visit - 12 visits per year
Reflexology	50% of costs up to €40 per visit - 12 visits per year
Homeopathy	50% of costs up to €40 per visit - 12 visits per year
Dietician	50% of costs up to €40 per visit - 12 visits per year
Occupational therapy	50% of costs up to €45 per visit
Chiropody/Podiatry	50% of costs up to €40 per visit - 12 visits per year
Home nursing following in-patient treatment	Up to €40 per day for 40 days
Hormone Replacement Therapy for Gender Dysphoria	50% of costs up to €300 per lifetime
Dean Clinic out-patient mental health consultations	Up to €50 per visit - 10 visits per year
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 10 visits per year
Menopause Support Package	Up to €250 per year
Intrauterine system (IUS) hormonal coil-device	50% of costs up to €300 per year
Intrauterine system (IUS) hormonal coil-procedure	50% of costs up to €300 per year
Vasectomy	50% of costs up to €300 per lifetime
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient cap)
Approved Sports Appliance List	50% of costs up to €50 per year
Out-patient limit	€6,500

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