

Simply Connect Care Benefit Table

Effective 1 October 2025

Benefit	Simply Connect Care
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	€150 excess per claim
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 & Bon Secours Limerick
Non Hospital Surgical Centres	€50 excess per claim
Specified Orthopaedic & Ophthalmic Procedures	No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€150 excess per claim
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 up to a semi-private room in the Beacon Hospital (excess applies). No cover in Blackrock Clinic & Mater Private Dublin
Specified Orthopaedic & Ophthalmic Procedures	No cover in the Blackrock Clinic or Mater Private. No excess or shortfall applies for specified orthopaedic procedures in Beacon Hospital. Normal excesses & shortfalls apply for ophthalmic procedures in Beacon Hospital
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 €200 per 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	Up to €400 towards costs in public hospitals. No cover for homebirth costs
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	No cover
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	No cover
Car parking expenses	No cover
New parents food allowance	No cover
Baby massage classes	No cover
Breastfeeding consultations	No cover
Maternity bra	No cover
Antenatal classes/midwifery services	No cover
Midwife support service	No cover
Paediatric First Aid Course	No cover
Maternity Yoga/Pilates	No cover
3D/4D Scans	No cover

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	
Home nursing for children (following in-patient treatment)	No cover
Child counselling (subject to annual out-patient excess)	No cover
Parent travel & accommodation benefit	No cover
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	No cover
Childhood development assessment	No cover
Play therapy	No cover
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 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
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	€75 excess per visit in approved minor injuries & illness centres
Fracture Clinic	€75 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	No cover
Fertility Counselling (0818 100 030)	No cover
Fertility Preservation	No cover
Pre Implantation Genetic Testing	No cover
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 €30 per year
Men's cancer screening (subject to annual out-patient excess)	50% of costs up to €30 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 (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	€10
Increased allowance for everyday medical expenses	Not applicable
GP/Nurse visits	50% of costs up to €30 per visit - 5 visits per year
Home testing kits	No cover
Prescription costs	No cover
Consultant visits	50% of costs up to €75 per visit
Hospital casualty charge	Up to €50 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	50% of costs up to €30 per visit - 5 visits per year

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Everyday Medical Expenses	
Emergency dental	50% of costs
Optical	No cover
Laser Eye Surgery	No cover
Hearing Benefit	50% of costs up to €150 per year
Physiotherapy	50% of costs up to €30 per visit - 5 visits per year
Travel vaccinations	No cover
Vaccinations-adults	No cover
Speech & language therapy	50% of costs up to €30 per visit - 5 visits per year
Adult Counselling-Psychologists	No cover
Adult Counselling-Counsellors and Therapists	No cover
Neurodevelopment Assessment Benefit-Adults	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	No cover
Chiropractor	No cover
Physical therapy/Athletic Rehabilitation	No cover
Reflexology	No cover
Homeopathy	No cover
Dietician	No cover
Occupational therapy	No cover
Chiropody/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	No cover
Lois Bridges out-patient mental health consultations	No cover
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 (not subject to the out-patient limit)
Approved Sports Appliance List	No cover
Out-patient limit	€1,000