

To learn more go to
layahealthcare.ie
or call us at
021 202 2000

The following rule change will apply in May to Connect Simplicity.

1) Update to Section 7 of Rules in April will now apply to Connect Simplicity

*If a person's membership of the scheme ends because we end their membership (e.g. for fraudulent misrepresentation, **submission of fraudulent claims**), ~~we will give a refund of subscriptions paid for them for the period after their membership ends~~ **we will offset any refund of subscriptions paid for them in respect of the period after their membership ends against any benefits deemed fraudulently claimed.***

2) Update to New Rule added in April to include Connect Simplicity

Specialist GPlive Consultations

Laya healthcare is now providing you access to Specialist GPlive consultations provided by a laya healthcare approved service provider.

The service is available on all schemes. ~~(except for Connect Simplicity).~~

The Specialist GPlive consultations service gives you access to an online GP consultation with a GP specialising in a defined clinical area. To access the service, you will be required to pay a contribution at the time of booking for the consultation. Details of the applicable contributions and specialties available, which are both subject to change, can be found www.careoncall.ie. Your contribution cannot be claimed against any other benefit on your plan.

You will be charged the full cost of the Specialist GPlive appointment if you book an appointment and either do not attend, or cancel the appointment within 24 hours of the appointment start time. Details of this are outlined in the CareOnCall terms and conditions.

This is a confidential service; appointments can be made online through www.careoncall.ie or through the laya healthcare app. GPs are working and living in Ireland and are registered with the Irish Medical Council. This is not an emergency service. In an emergency you should always contact your own GP or the emergency services so as not to delay any necessary treatment.

3) Connect Simplicity will be removed from the list of exceptions and the excess listed will apply per member who claims

To learn more go to
layahealthcare.ie
or call us at
021 202 2000

Annual out-patient excess

Where a member makes a claim for everyday medical expenses laya healthcare will pay valid claims for fees and charges up to the benefit amounts listed on your benefit table less amount shown as the annual out-patient excess. The excess will be deducted for each member for whom a claim is submitted. For a policy with more than one member on the Prosper, or Transform Entry ~~or Connect Simplicity~~ schemes, the excess will only be deducted for the first member on that scheme for whom a claim is submitted. Where two amounts are shown, the first amount applies where there is only one member on the policy and the second amount applies to where there are dependents on the policy. If there is a mix of schemes on the policy with different excesses, please contact us to confirm the applicable excess. Please note, it is the benefit amount listed on your benefit table which is subject to the annual out-patient excess, not the amount you paid for the service. Please contact us for more information

4) The sharing of an outpatient limit will no longer be available on the Connect Simplicity scheme, and each member will have their own limit.

Out-Patient Limit

This is the maximum amount which can be claimed back for the list of out-patient benefits outlined under Everyday Medical Expenses on your Benefit Table.

~~*For members of the Connect Simplicity scheme; where a member does not reach the limit outlined on their table of benefits, the remainder of the unused limit is transferrable to another member of the policy on the Connect Simplicity scheme. Please note that members on this scheme may not transfer any unused amount for a benefit where there is a specific limit applied to that benefit.*~~