

# CompanyCare Advanced Benefit Table

## Effective 1 January 2020

Benefit	CompanyCare Advanced
<b>Hospital Cover - Public Hospitals</b>	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
<b>Hospital Cover - Private Hospitals</b>	
Private hospital excess	Not applicable
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital
Specified Orthopaedic & Ophthalmic Procedures	Full cover
<b>Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b>	
Hi-tech hospital excess	Not applicable
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover
Specified Orthopaedic & Ophthalmic Procedures	Full cover
<b>Hospital Cover - Other Benefits</b>	
Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per annum
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years
Convalescence care	Up to €120 per day for 14 days
<b>Cancer Care Benefits - Out-patient Treatment</b>	
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	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
<b>Maternity Benefits</b>	
Maternity in-patient hospital delivery/homebirth costs	Full cover for 3 nights in a public hospital or up to €3,750 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 €2,500 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 €1,400 for 2 nights home nursing & up to €700 for 1 night home nursing
Pre & post natal package of benefits (full list of benefits included in your rules)	Up to €385 combined receipts for a range of benefits up to 2 months before & 3 months after delivery including; car parking benefit-max €40 refund, new parent's food allowance-max €40 refund, paediatric first aid course-max €40 refund
<b>Child Healthcare Benefits</b>	
Home nursing for children (following in-patient treatment)	Up to €100 per day for 28 days
Child counselling (subject to annual out-patient excess)	Up to €25 per visit - 8 visits
Parent travel & accommodation benefit	Up to €105 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	Full refund up to €250 combined receipts on a range of benefits
<b>Treatment Overseas</b>	
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 €1000 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 Reassignment Surgery Abroad	No cover

Laya Healthcare Concierge	
Healthcare Concierge clinical support service	No cover
Healthcoach	
Healthcoach online assessment & personalised programmes	Unlimited use
Healthcoach face to face consultations	No cover
Minor Injuries & Illnesses	
QuickCare consultations & treatment	Up to €375 per visit in laya healthcare approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Full cover - unlimited consultations
24 Hour GPlive (laya number - 021 202 2860)	Full cover from Ireland and abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland and abroad
Physioline (laya number - 021 202 2862)	Full cover from Ireland and abroad
Fertility Benefit	
Infertility benefit	Up to €1,000 for benefits towards specific infertility treatment at approved centres, payable once per lifetime
First Steps fertility package	No cover
Fertility Preservation	No cover
Health Screening	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years
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)	75% of costs
Men's cancer screening (subject to annual out-patient excess)	75% of costs
Sports health screening	€450 every year paid directly to centre
Executive health check (subject to annual out-patient excess)	100% cover for 1 visit per member per year
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 5 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 €80 per visit-25 visits (includes full cover for HSE Out of Hours)
Home testing kits	75% back up to €60
Prescription costs	€134 per month, subject to monthly excess of €10
Consultant visits	Up to €200 per visit - 25 visits
Hospital casualty charge	100% of costs - 10 visits up to €150 per visit
Radiologist fees (professional fees)	Up to €150 per procedure
Pathologist fees (professional fees)	Up to €150 per procedure
Radiology diagnostic test (technical fees)	100% of costs up to €1,000 combined per year
Pathology diagnostic test (technical fees)	100% of costs up to €1,000 combined per year
Routine dental	No cover
Emergency dental	No cover
Optical	Up to €200 per year
Laser Eye Surgery	Up to €200 per eye - payable once per lifetime
Hearing test	Full cover for 1 per year
Physiotherapy	Up to €80 per visit - 25 visits
Travel vaccinations	Up to €100 per year
Speech & language therapy	No cover
Adult counselling-Psychologists	75% of costs - 20 visits up to €150 per visit
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	Up to €80 per visit - 25 visits
Chiropractor	No cover
Physical therapy	75% of costs - 8 visits
Reflexology	No cover
Homeopathy	No cover
Dietician	No cover
Occupational therapy	No cover
Chiropody/Podiatry	No cover

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](http://www.layahealthcare.ie/memberarea) or call our Customer Care team on 1890 700 890.

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<b>Everyday Medical Expenses</b>	
Home nursing following in-patient treatment	75% of costs up to €950 per year
Hormone Replacement Therapy for Gender Dysphoria	No cover
Dean Clinic out-patient mental health consultations	Full cover for initial assessment up to €100 & 75% back per visit for 12 visits
Lois Bridges out-patient mental health consultations	75% of costs - 12 visits
Approved Appliances	Refund for the amount shown for approved appliances on Laya Healthcare appliance list
Out-patient limit	€7,650