

ExcelCare Benefit Table

Effective 1 December 2019

Benefit	ExcelCare
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	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	20% shortfall
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	Not applicable
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover in Beacon Hospital & €100 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	Full cover in Beacon Hospital & €100 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
Hospital Cover - Other Benefits	
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 €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
Eyebrow tattooing (following cancer treatment)	Full refund up to €100 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)	75% 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 €3,500 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 €600 per pregnancy
Foetal screening (subject to annual out-patient excess)	Up to €200 combined refund for NIPT & CVS tests & up to €40 refund for an early pregnancy scan
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)	Up to €500 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
Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	90% of costs
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
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 Reassignment Surgery Abroad	Cover up to €30,000 in the EU subject to prior approval

Laya Healthcare Concierge	
Healthcare Concierge clinical support service	No cover
Healthcoach	
Healthcoach online assessment & personalised programmes	Unlimited use
Healthcoach face to face consultations	Full cover for 1 consultation every 2 years
Minor Injuries & Illnesses	
QuickCare consultations & treatment	Up to €300 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	No cover
First Steps fertility package	Up to €3,550 for benefits towards specific fertility treatment & tests at approved centres, payable twice per lifetime
Fertility Preservation	€1500 per lifetime for egg freezing or €200 per lifetime for sperm freezing
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% refund of costs
Men's cancer screening (subject to annual out-patient excess)	75% refund of costs
Sports health screening	€450 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	75% refund for 1 visit every year in approved centres
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	100% refund of costs for first 2 visits, 75% refund of costs for additional visits. 100% cover for 3 HSE GP out of hours visits
Home testing kits	75% back up to €40
Prescription costs	Up to €20 per receipt for a max of 5 receipts
Consultant visits	100% refund of costs for first 2 visits, 75% refund of costs for additional visits (90% refund for consultant psychiatrist)
Hospital casualty charge	Full cover up to €100 for first visit, 75% up to €100 for additional visits
Radiologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	75% of costs up to €300 per year
Emergency dental	75% of costs up to €510 per accident
Optical	75% of costs up to €150 per year
Hearing test	75% of costs up to €40 per year
Physiotherapy	100% refund of costs for first 2 visits. 75% of refund of costs for a further 25 visits
Travel vaccinations	75% of costs up to €60 per year
Speech & language therapy	75% of costs - 12 visits
Adult counselling-Psychologists	90% of costs
Adult Counselling-Counsellors and Therapists	90% of costs - 12 visits
Orthoptist	75% of costs - 12 visits
Acupuncture	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Osteopath	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Chiropractor	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Physical therapy	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Reflexology	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Homeopathy	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Dietician	75% of costs - 12 visits
Occupational therapy	75% of costs - 12 visits
Chiropody/Podiatry	75% of costs - 12 visits
Home nursing following in-patient treatment	75% of costs up to €950 per year

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 1890 700 890.

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Benefit	ExcelCare
Everyday Medical Expenses	
Hormone Replacement Therapy for Gender Dysphoria	50% up to €500 per lifetime
Dean Clinic out-patient mental health consultations	90% of costs - 24 visits
Lois Bridges out-patient mental health consultations	90% of costs - 24 visits
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Out-patient limit	€7,650