Transform Entry Benefit Table Effective 31 December 2021

Benefit	Transform Entry	
	Hospital Cover - Public Hospitals	
Day-case/Out-patient surgical	Full cover	
Semi-private	Full cover	
Private	Shortfall will apply - covered up to semi-private rate	
Titote	Hospital Cover - Private Hospitals	
Private hospital excess	Not applicable	
Day-case/Out-patient surgical	No cover	
Semi-private	No cover	
Private	No cover	
Specified Orthopaedic & Ophthalmic Procedures	No cover	
	Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	Not applicable	
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Day-case/Out-patient surgical	No cover	
Semi-private	No cover	
Private Cover for specialist cardiac procedures in History hospitals	No cover	
Cover for specialist cardiac procedures in Hi-tech hospitals	No cover	
Specified Orthopaedic & Ophthalmic Procedures	No cover	
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 €30 per day for 14 days	
C	ancer 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	Full refund up to €500 per year	
Eyebrow tattooing (following cancer treatment)	Full refund up to €40 once per membership 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	
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	
Pre & post natal package of benefits (full list of benefits included in your rules)	No cover	
Mid Wife Support Programme	No cover	
Paediatric First Aid Course	No cover	
Pregnancy & Early Childhood nutrition consultation	No cover	
Maternity Yoga/Pilates	No cover	
3D/4D Scans	No cover	
	Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	Up to €50 per day for 28 days	
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	
Multi disciplinary Childhood development assessment	No cover	
Treatment Overseas		
Emergency hospital admission while overseas Up to €100,000 per episode of illness or injury		
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	Transfer Oversees
Medical Evacuation	Treatment Overseas Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
Medical 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	Full 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 €125 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €40 per visit in laya healthcare approved minor injuries & illness centres
	Digital Health
	CareOnCall
GPlive (online GP consultation)	Unlimited use
24 Hour GPline (laya number - 021 202 2860)	Full cover from Ireland & abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad
Physioline (laya number - 021 202 2862)	Full cover from Ireland & abroad
Digital Dietician	Full cover for 1 consultation per year
Digital Physiotherapy	Full cover for 2 consultations per year
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Carlle I Ca	Fertility Benefit
Infertility benefit	No cover
Infertility Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	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 direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Direct payment mammogram	Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Direct payment bone density/dexa scan	Full cover in direct payment public hospitals & scan centres & 66% cover in direct payment private hospitals
Women's cancer screening (subject to annual out-patient excess)	Up to €30 per year
Men's cancer screening (subject to annual out-patient excess)	Up to €20 per year
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	No cover
Sports health screening	
Sports health screening Executive health check (subject to annual out-patient excess)	No cover
Sports health screening Executive health check (subject to annual out-patient excess)	No cover No cover
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling	No cover No cover 24/7 Mental Wellbeing Support Programme
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling	No cover No cover 24/7 Mental Wellbeing Support Programme Full cover
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Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.
Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess ncreased allowance for everyday medical expenses GP visits Home testing kits	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits Home testing kits Prescription costs	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits Home testing kits Prescription costs Consultant visits	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover Up to €40 per visit
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Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits Home testing kits Prescription costs Consultant visits Hospital casualty charge Radiologist fees (professional fees)	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover Up to €40 per visit Up to €20 per visit Up to €20 per visit Up to €20 per visit
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Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits Home testing kits Prescription costs Consultant visits Hospital casualty charge Radiologist fees (professional fees) Pathology diagnostic test (technical fees) Pathology diagnostic test (technical fees)	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover Up to €40 per visit Up to €20 per visit Up to €20 per visit Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital
Sports health screening Executive health check (subject to annual out-patient excess) 24/7 Telephone Counselling Face to face/Video/Phone Counselling Cover for specific support services Annual out-patient excess Increased allowance for everyday medical expenses GP visits Home testing kits Prescription costs Consultant visits Hospital casualty charge Radiologist fees (professional fees) Pathologist fees (professional fees) Radiology diagnostic test (technical fees) Pathology diagnostic test (technical fees) Routine dental	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover Up to €40 per visit Up to €20 per visit Up to €20 per visit Up to €20 per visit Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital
Sports health screening Executive health check (subject to annual out-patient excess)	No cover 24/7 Mental Wellbeing Support Programme Full cover No cover Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses €125 Not applicable Up to €40 per visit Up to €20 per year No cover Up to €40 per visit Up to €20 per visit Up to €20 per visit Up to €20 per visit Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Up to €25 per visit in laya healthcare approved hospitals or out-patient centres Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital Full refund up to €500 once carried out in public hospitals & laya healthcare approved scan centres.66% cover up to €500 treatment in a private hospital No cover
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Transform Entry Benefit Table Effective 31 December 2021

Benefit	Transform Entry	
Everyday Medical Expenses		
Physiotherapy	No cover	
Travel vaccinations	No cover	
Speech & language therapy	No cover	
Adult Counselling-Psychologists	No cover	
Adult Counselling-Counsellors and Therapists	No cover	
Neurodevelopment Assessment Benefit-Adults	No cover	
Orthoptist	Up to €20 per visit - 3 visits per year	
Acupuncture	Up to €20 per visit - 3 visits per year	
Osteopath	Up to €20 per visit - 3 visits per year	
Chiropractor	Up to €20 per visit - 3 visits per year	
Physical therapy	Up to €20 per visit - 3 visits per year	
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	Up to €50 per visit - 5 visits per year	
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 5 visits per year	
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list	
Approved Sports Appliance List	No cover	
Out-patient limit	€7,650	