

Benefits	Health Secure Plus
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	€125 excess per claim Excess is payable for 2 nd & subsequent claim
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
Non hospital surgical Cnetres	Full cover
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€125 excess per claim Excess is payable for 2 nd & subsequent claim
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover-no excess
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
Hospital Cover - Other Benefits	
Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover for 100 days per annum in all public hospitals
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years in public hospitals
Convalescence care	Up to €70 per day for 14 days
Cancer Care Benefits- Outpatient 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 €450 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
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €500 per pregnancy

Post natal home nursing if hospital stay is less than 3 nights	Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing
Foetal Screening	Up to €150 per year
Car parking expenses	Up to €40 for car parking expenses incurred at hospital admission for delivery
New parents food allowance	Up to €50 per pregnancy
Baby Massage classes	Up to 100 per year
Paediatric First Aid Course	Up to €30 per year
Breastfeeding Consultations	Up to €30 per visit - 5 visits per year
Maternity Bra	Up to €40 per year
Antenatal Classes/ midwifery services	Up to €150 per pregnancy
Midwife support service	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)
Maternity Yoga/Pilates	75% of costs up to €50 per pregnancy
3D/4D Scans	Up to €75 per pregnancy
Fertility Benefit	
Initial Consultation	Included in First Steps Fertility Package
Infertility benefit	Included in First Steps Fertility Package
First Steps fertility package	75% of costs up to €2,500 per year
Fertility Testing/Screening	Included in First Steps Fertility Package
Fertility Counselling	Full cover for 5 visits per presenting issue (5 visits are separate from 24/7 mental wellbeing support programme)
Fertility Preservation	€1,500 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing & €200 per lifetime for sperm freezing at approved centres
Pre-Implantation genetic testing	75% of costs up to €3,000 per lifetime
Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	50%-75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	50%-75% of costs- 8 visits & 50%-75% of costs of 1 assessment up to €60
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
Vaccinations (subject to annual out-patient excess)	75% of costs up to €75 per year
Childhood development assessment	50%-75% of costs up to €750 once per lifetime
Play Therapy	75% of costs – 8 visits
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 - 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
Consultant Connections	Full cover - subject to prior approval
Gender Reassignment Surgery Abroad	Cover up to €100,000 in the EU subject to prior approval
Gender Affirmation Support	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval
Laya Healthcare Concierge	
Healthcare Concierge clinical support service	Unlimited access to clinical support 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 in Laya Health and Wellbeing Clinics in Galway, Limerick and Dublin	Up to €250 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €115 for consultation & up to €75 for an x-ray in laya healthcare approved minor injuries & illness centres

CareOnCall

GPlive (online GP consultation)	Full cover - Unlimited consultations
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
Digital Health Hub	Unlimited access to a range of digital health & wellbeing services

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)	50%-75% of costs
Men's cancer screening (subject to annual out-patient excess)	50%-75% of costs
Sports health screening	Up to €450 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	50%-75% of costs for 1 visit every 2 years 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 excess- Maximum refund of €2,000 per year per member
Increased allowance for everyday medical expenses	Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315
GP visits	75% of costs.100% cover for 2 HSE GP out of hours visits
Home testing kits	75% of costs up to €70
Consultant visits	75% of costs
Hospital casualty charge	50%-75% of costs up to €50 per visit
Radiologist fees (professional fees)	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	50%-75% of costs up to €500 per year
Emergency dental	50%-75% of costs up to €510 per accident
Optical	50%-75% of costs up to €150 per year
Hearing Benefit	50%-75% of costs up to €40 per year

Physiotherapy	50%-75% of costs– 25 visits
Travel vaccinations	50%-75% of costs up to €60 per year
Speech & language therapy	50%-75% of costs
Adult counselling-Psychologists	50%-75% of costs up to €40 per visit- 8 visits per year
Adult Counselling-Counsellors and Therapists	50%-75% of costs up to €40 per visit- 8 visits per year
Orthoptist	50%-75% of costs - 8 visits per year
Acupuncture	50%-75% of costs - 12 visits per year
Osteopath	50%-75% of costs - 12 visits per year
Chiropractor	50%-75% of costs - 12 visits per year
Physical therapy	50%-75% of costs - 8 visits per year
Reflexology	50%-75% of costs - 8 visits per year
Homeopathy	50%-75% of costs - 12 visits per year
Dietician	50%-75% of costs - 5 visits per year
Occupational therapy	50%-75% of costs
Chiropody/Podiatry	50%-75% of costs - 5 visits per year
Home nursing following in-patient treatment	50%-75% of costs up to €1,400 per year
Hormone Replacement Therapy for Gender Dysphoria	75% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	50%-75% of costs - 12 visits per year
Lois Bridges out-patient mental health consultations	50%-75% of costs - 12 visits per year
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	50% -75% of costs up to €50 per year
Out-patient limit	€7,650

021 202 2000
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