

Benefits	Prime	Health Secure Plus	Care Select
Hospital Cover - Public Hospitals			
Day-case/Out-patient surgical	Full cover	Full cover	Full cover
Semi-private	Full cover	Full cover	Full cover
Private	Full cover	Full cover	Full cover
Hospital Cover - Private Hospitals			
Private hospital excess	€50 excess per claim	€125 excess per claim Excess is payable for 2 nd & subsequent claim	€75 daycase excess €125 inpatient excess per claim Excess is payable for 2 nd & subsequent claim
Day-case/Out-patient surgical	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital	Full cover, including Beacon Hospital
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	20% shortfall	20% shortfall
Non hospital surgical Cnetres	€50 excess per claim	Full cover	Full cover
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital			
Hi-tech hospital excess	€50 excess for Beacon Hospital per claim €150 excess in Mater Private Dublin & Blackrock Clinic per claim	€125 excess per claim Excess is payable for 2 nd & subsequent claim	€75 daycase excess €125 inpatient excess per claim Excess is payable for 2 nd & subsequent claim
Day-case/Out-patient surgical	Full cover	Full cover	Full cover
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	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	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	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	Full cover-no excess	Full cover-no excess
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	20% shortfall	20% shortfall
Hospital Cover - Other Benefits			
Participating Consultants' fees	Full cover	€125 excess per claim Excess is payable for 2 nd & subsequent claim	Full cover
Psychiatric treatment	Full cover for 100 days per annum in all public hospitals	Full cover	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	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	Full cover up to 91 days every 5 years in public hospitals
Convalescence care	Up to €50 per day for 14 days	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin	Up to €70 per day for 14 days
Cancer Care Benefits- Outpatient Treatment			
Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both	Full cover for both	Full cover for both
Cancer accommodation benefit	Up to €100 per night. No limit	Up to €100 per night. No limit	Up to €100 per night. No limit
Manual lymph drainage	Up to €500 per year	Up to €500 per year	Up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €450 once per membership year	Full refund up to €450 once per membership year	Full refund up to €450 once per membership year
Genetic screening for cancer risk	Full cover in the Mater Private Dublin	Full cover in the Mater Private Dublin	Full cover in the Mater Private Dublin

Genetic testing consultation for cancer (subject to annual out-patient excess)	Up to €125 for initial consultation	75% of costs for initial consultation	75% of costs for initial consultation
Sleeping caps	Full refund for 1 sleeping cap per membership year	Full refund for 1 sleeping cap per membership year	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	Full cover for 3 nights in a public hospital or up to €3,500 per year towards 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 €600 per pregnancy	Up to €500 per pregnancy	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	Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing	Up to €1,300 for 2 nights home nursing & up to €650 for 1 night home nursing
Foetal Screening	Up to €150 per year	Up to €150 per year	Up to €150 per year
Car parking expenses	Up to €30 for car parking expenses incurred at hospital admission for delivery	Up to €40 for car parking expenses incurred at hospital admission for delivery	Up to €30 for car parking expenses incurred at hospital admission for delivery
New parents food allowance	Up to €50 per pregnancy	Up to €50 per pregnancy	Up to €50 per pregnancy
Baby Massage classes	Up to 100 per year	Up to 100 per year	Up to 100 per year
Paediatric First Aid Course	Up to €30 per year	Up to €30 per year	Up to €30 per year
Breastfeeding Consultations	Up to €30 per visit - 5 visits per year	Up to €30 per visit - 5 visits per year	Up to €30 per visit - 5 visits per year
Maternity Bra	Up to €40 per year	Up to €40 per year	Up to €40 per year
Antenatal Classes/ midwifery services	Up to €150 per pregnancy	Up to €150 per pregnancy	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)	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth (021 202 2824)	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	Up to €50 per pregnancy	75% of costs up to €50 per pregnancy	75% of costs up to €50 per pregnancy
3D/4D Scans	Up to €75 per pregnancy	Up to €75 per pregnancy	Up to €75 per pregnancy
Fertility Benefit			
First Steps fertility package	75% of costs up to €2,500 per year	75% of costs up to €2,500 per year	75% of costs up to €2,500 per year
Fertility Counselling	Full cover for 5 visits per presenting issue (5 visits are separate from 24/7 mental wellbeing support programme	Full cover for 5 visits per presenting issue (5 visits are separate from 24/7 mental wellbeing support programme	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	€1,500 per lifetime for egg freezing, €1,000 per lifetime for embryo freezing & €200 per lifetime for sperm freezing at approved centres	€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	75% of costs up to €3,000 per lifetime	75% of costs up to €3,000 per lifetime
Child Healthcare Benefits			
Home nursing for children (following in-patient treatment)	Up to €80 per day for 28 days	50%-75% of costs up to €2,800 per year	50%-75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	Up to €50 per visit- 8 visits	50%-75% of costs- 8 visits & 50%-75% of costs of 1 assessment up to €60	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	Up to €105 per day for 14 days	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	Full refund up to €250 combined receipts on a range of benefits	Full refund up to €250 combined receipts on a range of benefits
Vaccinations (subject to annual out-patient excess)	Up to €75 per year	75% of costs up to €75 per year	75% of costs up to €75 per year
Childhood development assessment	50% of costs up to €400 once per lifetime	50%-75% of costs up to €750 once per lifetime	50%-75% of costs up to €750 once per lifetime
Play Therapy	75% of costs – 8 visits	75% of costs – 8 visits	75% of costs – 8 visits

Treatment Overseas

Emergency hospital admission while overseas	Up to €100,000 per episode of illness or injury	Up to €100,000 per episode of illness or injury	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	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion 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	Full cover - subject to prior approval	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	Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval	Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval
EU Treatment Guarantee	No cover	Full cover - subject to prior approval	Full cover - subject to prior approval
Consultant Connections	Full cover - subject to prior approval	Cover up to €100,000 in the EU subject to prior approval	Cover up to €100,000 in the EU subject to prior approval
Gender Reassignment Surgery Abroad	Cover up to €100,000 in the EU subject to prior approval	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval
Gender Affirmation Support	Up to €5,000 per lifetime in Ireland or abroad subject to prior approval	Up to €100,000 per episode of illness or injury	Up to €100,000 per episode of illness or injury

Laya Healthcare Concierge

Healthcare Concierge clinical support service	Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)	Unlimited access to clinical support with a dedicated healthcare professional (021 – 202 2893)
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Healthcoach

Healthcoach face to face consultations	Full cover for 1 consultation every 2 years	Full cover for 1 consultation every 2 years	Full cover for 1 consultation every 2 years
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Minor Injuries & Illnesses

QuickCare consultations & treatment in Laya Health and Wellbeing Clinics in Galway, Limerick and Dublin	Up to €275 per visit in laya healthcare approved minor injuries & illness centres	Up to €250 per visit in laya healthcare approved minor injuries & illness centres	Up to €200 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	Up to €115 for consultation & up to €75 for an x-ray in laya healthcare approved minor injuries & illness centres	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	Full cover - Unlimited consultations	Full cover - Unlimited consultations
24 Hour GPlive (laya number - 021 202 2860)	Full cover from Ireland & abroad	Full cover from Ireland & abroad	Full cover from Ireland & abroad
24 Hour Nurseline (laya number - 021 202 2861)	Full cover from Ireland & abroad	Full cover from Ireland & abroad	Full cover from Ireland & abroad
Digital Health Hub	Unlimited access to a range of digital health & wellbeing services	Unlimited access to a range of digital health & wellbeing services	Unlimited access to a range of digital health & wellbeing services

Health Screening

HeartBeat cardiac screening	Full cover for 1 screen every 2 years	Full cover for 1 screen every 2 years	Full cover for 1 screen every 2 years
Direct payment MRI, CT & PET scans	Full cover in laya healthcare approved centres	Full cover in laya healthcare approved centres	Full cover in laya healthcare approved centres
Direct payment mammogram	Full cover in approved direct payment mammogram centres	Full cover in approved direct payment mammogram centres	Full cover in approved direct payment mammogram centres
Direct payment bone density/dexa scan	Full cover in approved direct payment density/dexa scan centres	Full cover in approved direct payment density/dexa scan centres	Full cover in approved direct payment density/dexa scan centres
Women's cancer screening (subject to annual out-patient excess)	Up to €60 per year	50%-75% of costs	50%-75% of costs

Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year	50%-75% of costs	50%-75% of costs
Sports health screening	Up to €450 every 2 years paid directly to centre	Up to €450 every 2 years paid directly to centre	Up to €300 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	Up to €250 for 1 visit every 2 years in approved centres	50%-75% of costs for 1 visit every 2 years in approved centres	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	Full cover	Full cover
Face to face/Video/Phone Counselling	Full cover for 6 visits per presenting issue	Full cover for 6 visits per presenting issue	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.	Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.	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	€1 excess- Maximum refund of €2,000 per year per member	€1 excess- Maximum refund of €1,000 per year per member
Increased allowance for everyday medical expenses	Not applicable	Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315	Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315
GP visits	Up to €40 per visit. 100% cover for 2 HSE GP out of hours visits	75% of costs.100% cover for 2 HSE GP out of hours visits	75% of costs.100% cover for 2 HSE GP out of hours visits
Home testing kits	Up to €60 per year	75% of costs up to €70	75% of costs up to €70
Consultant visits	Up to €125 per visit	75% of costs	75% of costs
Hospital casualty charge	Up to €80 per visit	50%-75% of costs up to €50 per visit	50%-75% of costs up to €50 per visit
Radiologist fees (professional fees)	Up to €80 per scan in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	Up to €100 per scan in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres	50%-75% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	Up to €300 per year	50%-75% of costs up to €500 per year	50%-75% of costs up to €500 per year
Emergency dental	Up to €500 per accident	50%-75% of costs up to €510 per accident	50%-75% of costs up to €510 per accident
Optical	Up to €150 per year	50%-75% of costs up to €150 per year	50%-75% of costs up to €150 per year
Hearing Benefit	Up to €40 per year	50%-75% of costs up to €40 per year	50%-75% of costs up to €40 per year
Physiotherapy	Up to €40 per visit – 25 visits	50%-75% of costs– 25 visits	50%-75% of costs– 25 visits
Travel vaccinations	Up to €60 per year	50%-75% of costs up to €60 per year	50%-75% of costs up to €60 per year
Speech & language therapy	Up to €40 per visit	50%-75% of costs	50%-75% of costs
Adult counselling-Psychologists	Up to €40 per visit- 20 visits per year	50%-75% of costs up to €40 per visit- 8 visits per year	50%-75% of costs up to €40 per visit- 8 visits per year
Adult Counselling-Counsellors and Therapists	Up to €40 per visit- 20 visits per year	50%-75% of costs up to €40 per visit- 8 visits per year	50%-75% of costs up to €40 per visit- 8 visits per year
Orthoptist	Up to €40 per visit- 8 visits per year	50%-75% of costs - 8 visits per year	50%-75% of costs - 8 visits per year
Acupuncture	Up to €40 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year
Osteopath	Up to €40 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year
Chiropractor	Up to €40 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year

Physical therapy	Up to €40 per visit- 8 visits per year	50%-75% of costs - 8 visits per year	50%-75% of costs - 8 visits per year
Reflexology	Up to €40 per visit- 8 visits per year	50%-75% of costs - 8 visits per year	50%-75% of costs - 8 visits per year
Homeopathy	Up to €40 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year
Dietician	Up to €40 per visit- 8 visits per year	50%-75% of costs - 5 visits per year	50%-75% of costs - 5 visits per year
Occupational therapy	Up to €40 per visit	50%-75% of costs	50%-75% of costs
Chiropody/Podiatry	Up to €40 per visit- 5 visits per year	50%-75% of costs - 5 visits per year	50%-75% of costs - 5 visits per year
Home nursing following in-patient treatment	Up to €60 per day 40 days	50%-75% of costs up to €1,400 per year	50%-75% of costs
Hormone Replacement Therapy for Gender Dysphoria	Up to €500 per lifetime	7% of costs up to €500 per lifetime	7% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	Up to €50 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year
Lois Bridges out-patient mental health consultations	Up to €50 per visit- 12 visits per year	50%-75% of costs - 12 visits per year	50%-75% of costs - 12 visits per year
Menopause Support Package	Up to €300 per year	No Cover	No Cover
Intrauterine system (IUS) hormonal coil-device	75% of costs up to €100 per year	No Cover	No Cover
Intrauterine system (IUS) hormonal coil-procedure	75% of costs up to €150 per year	No Cover	No Cover
Vasectomy	75% of costs up to €400 once per lifetime	No Cover	No Cover
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list	Refund for the amount shown for approved appliances on laya healthcare appliance list	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	50% of costs up to €50 per year	50% -75% of costs up to €50 per year	50% -75% of costs up to €50 per year
Out-patient limit	€7,650	€7,650	€7,650

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