

# Prime Benefit Table

## Effective 1 June 2019

Benefit	Prime
<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	€50 excess per 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 Procedures	20% shortfall on selected procedures
<b>Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b>	
Hi-tech hospital excess	€50 excess for Beacon Hospital & €150 excess for Blackrock Clinic and Mater Private Dublin
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 Procedures	20% shortfall on selected procedures
<b>Hospital Cover - Other Benefits</b>	
Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per annum
Treatment relating to alcoholism, drugs or substance abuse	Full cover up to 91 days every 5 years
Convalescence care	Up to €50 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 €80 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)	Up to €125 for initial consultation
Sleeping caps	Full refund for 1 sleeping caps per membership year
<b>Maternity Benefits</b>	
Maternity in-patient hospital delivery/homebirth costs	Up to €3,500 towards costs
In-patient maternity consultant fees	Full cover for participating consultants
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €600 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 €1,300 for 2 nights home nursing & up to €650 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 €30 refund, new parent's food allowance-max €30 refund paediatric first aid course-max €30 refund
<b>Child Healthcare Benefits</b>	
Home nursing for children (following in-patient treatment)	Up to €80 per day for 28 days
Child counselling (subject to annual out-patient excess)	Up to €50 per visit - 8 visits
Parent travel & accommodation benefit	Up to €100 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	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 €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

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 €275 per visit in laya healthcare approved minor injuries & illness centres
Digital Health	
CareOnCall	
GPlive (online GP consultation)	Unlimited use
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 €2,500 for benefits towards specific fertility treatment & tests at approved centres, payable twice per lifetime
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)	Up to €60 per year
Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year
Sports health screening (subject to annual out-patient excess)	Up to €450 every 2 years paid directly to the centre
Executive health check (subject to annual out-patient excess)	Up to €250 for 1 visit every 2 years at approved centres
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 €40 per visit. 100% cover for 2 HSE GP out of hours visits
Home testing kits	Up to €20 per year
Prescription costs	No cover
Consultant visits	Up to €125 per visit
Hospital casualty charge	Up to €80 per visit
Radiologist fees (professional fees)	Up to €80 per visit in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €80 per visit in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	Up to €100 per visit in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	Up to €80 per visit in laya healthcare approved hospitals or out-patient centres
Routine dental	Up to €300 per year
Emergency dental	Up to €500 per accident
Optical	Up to €150 per year
Hearing test	Up to €40 per year
Physiotherapy	Up to €40 per visit - 25 visits
Travel vaccinations	Up to €60 per year
Speech & language therapy	Up to €40 per visit - 8 visits
Adult counselling	Up to €40 per visit - 20 visits
Orthoptist	Up to €40 per visit - 8 visits
Acupuncture	Up to €40 per visit - 12 visits
Osteopath	Up to €40 per visit - 12 visits
Chiropractor	Up to €40 per visit - 12 visits
Physical therapy	Up to €40 per visit - 8 visits
Reflexology	Up to €40 per visit - 8 visits
Homeopathy	Up to €40 per visit - 12 visits
Dietician	Up to €40 per visit - 8 visits
Occupational therapy	Up to €40 per visit - 5 visits
Chiroprody/Podiatry	Up to €40 per visit - 5 visits
Home nursing following in-patient treatment	Up to €60 per day for 40 days
Dean Clinic out-patient mental health consultations	Up to €50 per visit - 12 visits
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Out-patient limit	€7,650

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.