Inspire Plus Benefit Table Effective 1 July 2019

Benefit	Inspire 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	€50 excess for day-case/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is payable a maximum of once per member, per contract year	
Day-case/Out-patient surgical	Full cover, including Beacon Hospital	
Semi-private	Full cover, including Beacon Hospital	
Private	€165 shortfall per night, including Beacon Hospital. Full cover in Mater Private Cork	
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall	
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital		
Hi-tech hospital excess	€50 excess for day-case/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is payable a maximum of once per member, per contract year	
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	€165 shortfall 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 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	
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	Up to €500 per year	
Eyebrow tattooing (following cancer treatment)	Full refund up to €60 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)	50% 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)	Up to €500 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 €1,200 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 €385 combined receipts for a range of benefits up to 2 months before & 3 months after delivery including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund paediatric first aid course-max €20 refund	
	Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	50% of costs up to €2,800 per year	
Child counselling (subject to annual out-patient excess)	50% of costs - 8 visits & 50% 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	
	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	
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	Dietician	50% of costs	
Chiropody/Podiatry 50% of costs	Occupational therapy	50% of costs	
	Chiropody/Podiatry	50% of costs	

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.

Inspire Plus Benefit Table Effective 1 July 2019

Benefit	Inspire Plus	
Everyday Medical Expenses		
Home nursing following in-patient treatment	50% of costs	
Hormone Replacement Therapy for Gender Dysphoria	50% of costs up to €300 per lifetime	
Dean Clinic out-patient mental health consultations	50% of costs	
Lois Bridges out-patient mental health consultations	50% of costs	
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient cap)	
Out-patient limit	€7,650	