

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



The following rule changes (marked in yellow) are applicable from 31st December 2021 to new and renewing members on the schemes listed in the rule where applicable:

- a. Update to Definition of 'Recognised Medical Treatment Facility' to include additional schemes

A recognised medical treatment facility outside of Ireland but within the European Union Member States or the United Kingdom at the time a claim is made for the benefit. For the following list of schemes, this can also include a recognised medical treatment facility outside of the European Union Member States or the United Kingdom at the time a claim is made for the benefit: 360 Care, 360 Care Select, Care Select, CompanyCare Advanced, Connect Simplicity, Connect Choice, Empower Secure (no excess), Health Secure Plus, Inspire, Inspire Plus, Principle, SimplyHealth Choice, Transform Plus, Transform Advanced, Optimum Plus, Optimum Premium, Prosper Care, Prosper Advanced, SimplyHealth Plus, ExcelCare and Prime.

- b. Update to note under the Treatment Overseas section to include more schemes

Treatment Overseas Note (not applicable for Total Health Plus ~~Applicable for the ExcelCare, Prime, Total Health Extra and SimplyHealth Plus schemes only~~)

Prior to laya healthcare approving your treatment under the Medical Tourism, Treatment not available in Ireland or Gender Reassignment Surgery benefits: We require a fully completed pre approval application form from your Irish based referring Consultant who must be fully participating with laya healthcare if you wish to apply for cover under your benefits.

We must receive the fully completed application 20 business days prior to commencement of Your treatment.

We require a copy of the referral letter from your Irish registered Consultant (who must be fully participating with laya healthcare) to your treating Consultant abroad and this must also detail the medical urgency of Your treatment.

All treatment must be pre-authorised by laya healthcare and satisfy a list of specific criteria set out by laya healthcare. You must receive written approval from laya healthcare before you travel.

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



As laya healthcare does not have direct payment arrangements with overseas hospitals and doctors, you will need to pay these directly and submit a claim to laya healthcare.

You must have been referred for the surgical procedure abroad by a laya healthcare participating consultant in Ireland

We will not make payment to any countries listed on the laya healthcare economic sanction policy (please contact us for details of the countries on this list)

Recovery

We shall be entitled at our own expense to institute any proceedings we consider reasonable in the member's name to recover any payment made under the terms of their cover for the Medical Tourism, treatment not available in Ireland, the gender reassignment surgery abroad benefits and any amount so recovered shall belong to us. You must also notify us in writing if you instigate any action against a third party following an accident abroad. Please refer to the Third Party Claims section of the terms and conditions for further details.

- c. Update section (g) in 'What is not covered under the scheme' to include more schemes to allow members to claim Everyday Medical Expenses when they are abroad.

(g) Treatment you receive outside Ireland. This exclusion will not apply to in-patient treatment that you receive in an emergency because of a sudden illness or injury while travelling temporarily outside Ireland, treatment approved as part of laya healthcare's medical tourism benefit or Everyday Medical Expenses on the 360 Care, 360 Care Select, Care Select, CompanyCare Advanced, Connect Simplicity, Connect Choice, Empower Secure (no excess), Health Secure Plus, Inspire, Inspire Plus, Principle, SimplyHealth Choice, Transform Plus, Transform Advanced, Optimum Plus, Optimum Premium, Prosper Care, Prosper Advanced, SimplyHealth Plus, ExcelCare and Prime schemes. However, we will only pay those benefits and costs under the Treatment Overseas benefit in the Benefit Table. We will not pay benefits if any of the following apply to the person who receives the treatment:

- if you are receiving treatment at the time of travel and/or you know before you travel that treatment may be required while temporarily overseas
- you travelled abroad despite being given medical advice that you should not travel abroad
- with regards to the 'Emergency hospital admission overseas' and 'Medical Evacuation' benefits if you travelled to a country which was listed at the time of

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



travel by the Irish Department of Foreign Affairs as ‘avoid non-essential travel’, ‘do not travel’.

- you were told before travelling abroad that you were suffering from a terminal illness
- you travelled abroad to receive treatment
- you knew you would need the treatment before travelling abroad
- this exclusion will not apply to treatment that we have agreed you may receive in a Recognised Medical Treatment Facility and which has been pre-approved by us because the treatment is not available in Ireland.
- conditions arising from deliberately injuring yourself
- conditions arising from alcohol and drug abuse
- conditions arising from a psychiatric condition
- injuries caused during mountaineering, motor competitions and competitive or professional sport
- convalescence or rehabilitation services 14
- injuries you received while breaking the law
- pregnancy-related admissions after 34 weeks including giving birth
- expenses incurred after a member has been discharged from hospital
- injuries caused by air travel unless you are a passenger on a licensed aircraft operated by an airline.

d. Inclusion of more schemes in section (z) in ‘What is not covered under the scheme’

(z) With respect to Medical Tourism, Treatment not available in Ireland and Gender Reassignment Surgery Abroad, for the 360 Care, 360 Care Select, Care Select, CompanyCare Advanced, Connect Simplicity, Connect Choice, Empower Secure (no excess), Health Secure Plus, Inspire, Inspire Plus, Principle, SimplyHealth Choice, Transform Plus, Transform Advanced, Optimum Plus, Optimum Premium, Prosper Care, Prosper Advanced, ExcelCare, Prime, Total Health Extra and Simply Health Plus schemes the benefit is not payable for:

- i) Consultations in a consultant’s room or any setting other than a Recognised Medical Treatment Facility.
- ii) Follow-up assessments, investigations required in the ongoing management of the member
- iii) Medically necessary treatment that can be carried out on an Out-patient basis.
- iv) New, not proven forms of surgical procedures.
- v) Experimental treatments (see page 4)
- vi) Participation in clinical trials.
- vii) Treatment for patients currently on national waiting lists for transplants that are not listed in the Schedule of Benefits.
- viii) Treatment for members who do not have a return ticket to Ireland.

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



- ix) Repatriation back to Ireland following planned treatment abroad.
- x) Any treatment payable under Treatment Abroad Scheme (TAS) (E112) or the EU Directive 2011/24/EU Application of patients' rights in Cross Border Healthcare. Please visit www.eu-patient.eu to obtain further details.
- xi) Convalescence or rehabilitation services.
- xii) Routine dental treatment.
- xiii) Any treatment related to a psychiatric condition.
- xiv) Any treatment for alcohol or substance abuse and pathological gambling.
- xv) Treatment that is available in Ireland but is not listed in the Schedule of Benefits for Professional Fees.
- xvi) Equivalent treatment that is available in Ireland but is not eligible for benefit under Your current scheme with laya healthcare.
- xvii) Treatment if you travel against medical advice.
- xviii) The cost of medical reports.
- xix) Items listed in the Exclusions Section of Your terms and conditions.
- xx) Travel and accommodation expenses.

e. Benefit 8 - Minor Injuries and Illnesses. Addition of rule to support the new benefit:

Fracture Clinic

Laya healthcare members who have been referred from the Quickcare service for a follow up consultation with an Orthopaedic Consultant in the Fracture Clinic in laya healthcare approved minor injuries and illness centres can avail of this benefit. This benefit is available up to a specified amount per visit, which is outlined on your Benefit Table. Laya healthcare will pay this directly to the approved minor injuries and illness centres, but any additional balance outside of this will be the responsibility of the member and should be paid directly to these centres. Any balance paid by the member to these centres will not be eligible towards the out-patient (or, any other) benefit on your scheme. These centres can change from time to time, for a full up to date list please visit www.layahealthcare.ie/minorinjuries.

f. Pre and post natal package of benefits – Update to remove Paediatric first aid for all schemes apart from those listed as an exception

This benefit is for expectant or new mothers and is claimable once per pregnancy. Claims are assessed based on the mother's level of cover on the baby's date of birth. Benefits include the following:

- baby massage classes, (max claimable amount* €100)
- breastfeeding consultations, (max claimable amount* €30 per visit for 2 visits)
- midwifery services
- maternity bra, (max claimable amount* €39)

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



- GP
- acupuncture
- osteopath
- chiropractor
- reflexology
- homeopathy
- chiropody
- physiotherapy
- nutritionist
- counselling services
- dental
- optical
- new parent's food allowance members can access Eatto.ie.
- a car parking benefit (a receipt for car parking fees for a laya healthcare participating hospital)
- **paediatric first aid course (provided by the Irish Red Cross)**

The 360 Care and 360 Care Select schemes also include benefit for:

- yoga classes
- pilates
- 3D/4D scans

Benefit is also available for a paediatric first aid course (provided by the Irish Red Cross) on the following schemes: ExcelCare, Prime, SimplyHealth Plus, Total Health Extra, Total Health Plus

All treatments and services must be incurred within the specified time before and after the birth, to be eligible for benefit as outlined on your Benefit Table and must be carried out by a participating therapist or in an approved centre where applicable, please contact us for details.

*maximum claimable amounts do not apply to the 360 care and 360 care select schemes.

Once a newborn is added to the policy all eligible receipts submitted within the pre and post natal timeframe will automatically be assessed under this benefit.

Once the pre and post natal benefit has been applied no amendments can be made under this benefit.

Open
8am-7pm Mon-Fri
10am-3.30pm Sat

Eastgate Road,
Eastgate Business Park,
Little Island, Co Cork,
T45 E181.

Tel 021 202 2000
Fax 021 202 2122
E-mail info@layahealthcare.ie
Website www.layahealthcare.ie



- g. Everyday Medical Expenses – New Rules to support benefits on new schemes ‘Evolve’ ‘Power’ and ‘Momentum’

Intrauterine system (IUS) hormonal coil - device

We will pay the benefit listed in your benefit table towards the cost of an Intrauterine system (IUS) hormonal coil where the coil/system is either a Mirena, Jaydess or Kyleena Intrauterine System.

Your receipt must state whether the Intrauterine system (IUS) hormonal coil is Mirena, Jaydess or Kyleena Intrauterine System

Intrauterine system (IUS) hormonal coil – procedure

We will pay the benefit listed in your benefit table towards the cost of the insertion of an Intrauterine system (IUS) hormonal coil. The Intrauterine system (IUS) hormonal coil must be Mirena, Jaydess or Kyleena Intrauterine System and treatment must be carried out by a General Practitioner, Consultant or Nurse.

Vasectomy

We will pay the benefit listed in your benefit table towards the cost of a vasectomy including any related consultations pre and post procedure. The vasectomy must be carried out by a GP or consultant. We will only accept one receipt, detailing the name of the procedure and date the procedure was performed and any related consultation dates.

Menopause Support Package

This benefit is available on selected schemes up to the amount outlined on your table of benefits. Items claimable under this benefit include:

- 75% of the cost of Yoga classes with a Yoga instructor registered with the Yoga Alliance, Yoga Therapy Ireland or the Irish Yoga Association, up to a maximum of 10 classes per year.
- The full cost of an initial consultation with a GP or Consultant in the Menopause Hub Clinic (Receipt must be on The Menopause Hub headed paper)
- 75% of the cost of prescriptions for Hormone Replacement Therapy (Please refer to page 34). The list of specific drugs available under this benefit are available on request.