

Optimum Premium Benefit Table

Effective 1 January 2022

Benefit	Optimum Premium
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 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 & Ophthalmic Procedures	20% shortfall
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€50 excess in Beacon Hospital & €150 excess in Blackrock Clinic & 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 & 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
Cancer 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	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 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 €4,000 per year towards homebirth costs
Maternity out-patient consultations (subject to annual out-patient excess)	Full refund 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 €600 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
Mid Wife Support Programme	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth
Paediatric First Aid Course	Unlimited access to online paediatric first aid course through member area & up to €50 for attending a course
Pregnancy & Early Childhood nutrition consultation	Full cover for 2 digital consultations per year
Maternity Yoga/Pilates	75% of costs
3D/4D Scans	75% of costs
Child Healthcare Benefits	
Home nursing for children (following in-patient treatment)	Up to €100 per day for 28 days
Child counselling (subject to annual out-patient excess)	75% per visit-8 visits per year
Parent travel & accommodation benefit	Up to €105 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	Up to €250 combined receipts on a range of benefits
Vaccinations (subject to annual out-patient excess)	Full cover up to €75 per year
Multi disciplinary Childhood development assessment	Up to €400 per lifetime
Treatment Overseas	
Emergency hospital admission while overseas	Up to €100,000 per episode of illness or injury

Treatment Overseas	
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, 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
Gender Reassignment Surgery Abroad	Cover up to €100,000 subject to prior approval
Laya Healthcare Concierge	
Healthcare Concierge clinical support service	Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)
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
Fracture Clinic	Up to €115 per visit in laya healthcare approved minor injuries & illness centres
Digital Health	
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
Physioline (laya number - 021 202 2862)	Full cover from Ireland & abroad
Digital Dietician	Full cover for 3 consultations per year
Digital Physiotherapy	Full cover for 4 consultations per year
Fertility Benefit	
Infertility benefit	Up to a maximum of €2,500 payable per round of fertility treatment 2 rounds claimable per lifetime. Please refer to rules for the list of eligible fertility treatment.
Infertility Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	€1,500 per lifetime for egg freezing or €300 per lifetime for sperm freezing at approved centres
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)	75% refund of costs
Men's cancer screening (subject to annual out-patient excess)	75% refund of costs
Sports health screening	Up to €450 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	Up to €500 per year
24/7 Mental Wellbeing Support Programme	
24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 10 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	75% of costs. 100% cover for 2 HSE GP out of hours visits
Home testing kits	75% of costs
Prescription costs	No cover
Consultant visits	75% of costs
Hospital casualty charge	75% of costs
Radiologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	Up to €300 per year
Emergency dental	Up to €750 per accident
Optical	Up to €150 per year
Laser Eye Surgery	No cover
Hearing test	75% of costs
Physiotherapy	75% of costs - up to 25 visits per year

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 021 202 2000.

Optimum Premium Benefit Table

Effective 1 January 2022

Benefit	Optimum Premium
Everyday Medical Expenses	
Travel vaccinations	75% of costs
Speech & language therapy	75% of costs - up to 20 visits per year
Adult Counselling-Psychologists	75% of costs - up to 20 visits per year
Adult Counselling-Counsellors and Therapists	75% of costs - 12 visits
Neurodevelopment Assessment Benefit-Adults	Up to €400 per lifetime
Orthoptist	75% of costs - 12 visits
Acupuncture	75% of costs - 12 visits
Osteopath	75% of costs - 12 visits
Chiropractor	75% of costs - 12 visits
Physical therapy	75% of costs - 12 visits
Reflexology	75% of costs - 12 visits
Homeopathy	75% of costs - 12 visits
Dietician	75% of costs - 12 visits
Occupational therapy	75% of costs - 12 visits
Chiropody/Podiatry	75% of costs - 12 visits
Home nursing following in-patient treatment	75% of costs
Hormone Replacement Therapy for Gender Dysphoria	75% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	75% of costs - 12 visits
Lois Bridges out-patient mental health consultations	75% of costs - 12 visits
Menopause Support Package	No cover
Intrauterine system (IUS) hormonal coil-device	No cover
Intrauterine system (IUS) hormonal coil-procedure	No cover
Vasectomy	No cover
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	Full cover up to €50 not subject to out-patient excess
Out-patient limit	€7,650