

Power Benefit Table

Effective 1 January 2022

Benefit	Power
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 daycase/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is not payable for the first 2 claims per member, per contract year.
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	Full cover
Hospital Cover - Hi-Tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€50 excess for daycase/out-patient surgical, €150 excess for overnight admissions. Overnight in-patient excess is not payable for the first 2 claims 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	Full cover
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	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)	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	Up to €400 towards costs in public hospitals
Maternity out-patient consultations (subject to annual out-patient excess)	No cover
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	No cover
Pre & post natal package of benefits (full list of benefits included in your rules)	No cover
Mid Wife Support Programme	No cover
Paediatric First Aid Course	No cover
Pregnancy & Early Childhood nutrition consultation	No cover
Maternity Yoga/Pilates	No cover
3D/4D Scans	No cover
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
Vaccinations (subject to annual out-patient excess)	50% of costs up to €60 per year
Multi disciplinary Childhood development assessment	No cover

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
Consultant Connections	Full cover - subject to prior approval
Gender Reassignment Surgery Abroad	No cover
Laya Healthcare Concierge	
Healthcare Concierge clinical support service	Full cover
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	100% cover for first visit in Laya Health & Wellbeing centres and up to €200 per visit in laya healthcare approved minor injuries & illness centres
Fracture Clinic	Up to €75 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 & 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 5 consultations per year
Digital Physiotherapy	Full cover for 5 consultations per year
Fertility Benefit	
Infertility benefit	No cover
Infertility Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	No cover
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)	50% refund of costs
Men's cancer screening (subject to annual out-patient excess)	50% refund of costs
Sports health screening	Up to €200 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	50% refund for 1 visit every 2 years in 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 (PLEASE NOTE for all benefits listed below, the maximum refund is €1,000 per member per contract year)
Increased allowance for everyday medical expenses	Not applicable
GP visits	50% of costs. 100% cover for 2 HSE GP out of hours visits
Home testing kits	50% of costs
Prescription costs	Up to €15 per year
Consultant visits	50% of costs
Hospital casualty charge	50% of costs up to €50 per visit
Radiologist fees (professional fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	50% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	50% of costs up to €300 per year
Emergency dental	50% of costs up to €500 per accident
Optical	50% of costs up to €175 per year
Laser Eye Surgery	No cover
Hearing test	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 021 202 2000.

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Benefit	Power
Everyday Medical Expenses	
Physiotherapy	50% of costs
Travel vaccinations	50% of costs
Speech & language therapy	50% of costs - 12 visits
Adult Counselling-Psychologists	50% of costs - 12 visits
Adult Counselling-Counsellors and Therapists	50% of costs - 12 visits
Neurodevelopment Assessment Benefit-Adults	No cover
Orthoptist	50% of costs - 12 visits
Acupuncture	50% of costs - 12 visits
Osteopath	50% of costs - 12 visits
Chiropractor	50% of costs - 12 visits
Physical therapy	50% of costs - 12 visits
Reflexology	50% of costs - 12 visits
Homeopathy	50% of costs - 12 visits
Dietician	50% of costs - 12 visits
Occupational therapy	50% of costs - 12 visits
Chiropody/Podiatry	50% of costs - 12 visits
Home nursing following in-patient treatment	50% of costs
Hormone Replacement Therapy for Gender Dysphoria	No cover
Dean Clinic out-patient mental health consultations	50% of costs - 12 visits
Lois Bridges out-patient mental health consultations	50% of costs - 12 visits
Menopause Support Package	No cover
Intrauterine system (IUS) hormonal coil-device	50% of costs up to €100 once per lifetime
Intrauterine system (IUS) hormonal coil-procedure	50% of costs up to €150 once per lifetime
Vasectomy	50% of costs up to €250 once per lifetime
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	No cover
Out-patient limit	€7,650