

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

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The following rule changes and additions (marked in yellow) are applicable from 1<sup>st</sup> April 2022 to new and renewing members on all schemes except for Connect Simplicity:

- 1) Addition of the following wording to the 'Joining the Scheme' section of the rules:

*Laya healthcare does not allow dual insurance for members, which means a member cannot hold more than one Laya healthcare in-patient indemnity insurance contract which offers the same or similar benefits.*

- 2) Update to definition of Manual Lymph Drainage on page 23

*This is benefit for fees charged for Manual Lymph drainage for lymphoedema patients following cancer treatment carried out by a participating therapist who is a member of MLD (Manual Lymph Drainage) Ireland.*