

## Laya healthcare, July 2021 Rule changes.

### **Changes to existing rules**

Please note for all changes to existing rules the changes are highlighted in red.

1. Rule: Pre and Post Natal package of benefits  
New/Existing rule: Amendment to an existing rule.

#### Pre and post natal package of benefits

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)
- GP
- acupuncture
- osteopath
- chiropractor
- reflexology
- homeopathy
- chiropody
- physiotherapy
- nutritionist
- counselling services
- dental
- optical
- New parents food allowance , members can access through [www.bodyfulez.ie](http://www.bodyfulez.ie) or [Eatto.ie](http://Eatto.ie). ~~Members of the 360 Care, 360 Care Select, Flex 125 Explore, Flex 175 Explore, Flex 125 Plus, Flex 125 Choice, Flex 125 Explore, Advantage 125 Plus and Advantage 125 Explore schemes can only access this benefit through [www.bodyfulez.ie](http://www.bodyfulez.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

2. Rule: Hairpiece following cancer treatment  
New/Existing rule: Amendment to an existing rule.

Hairpiece to support members following cancer treatment & members diagnosed with alopecia  
This is benefit for one hairpiece per year following cancer treatment or to support members diagnosed with alopecia.

Please note an inpatient claim for cancer treatment must be received and paid by laya healthcare for this to be eligible for benefit with respect to cancer treatment. With respect to alopecia a letter from a laya healthcare registered GP is required to confirm you are diagnosed with this condition.

~~For members of the 360 Care, 360 Care Select, Flex 125 Explore, Flex 175 Explore, Flex 125 Plus, Flex 125 Choice, Advantage 125 Plus and Advantage 125 Explore schemes this benefit is only available following cancer treatment.~~

3. Rule: What is not covered under this scheme  
New/Existing: New

Complications arising from investigations or treatments, where the investigations or treatments are not eligible for benefit under your scheme rules and benefits. These may include but are not confined to complications arising from a pre-existing condition, a cosmetic procedure or any other procedure which is not covered under our schedule of benefits. ~~Please note this exclusion does not apply to members on the following schemes 360 Care, 360 Care Select, Flex 125 Explore, Flex 175 Explore, Flex 125 Plus, Flex 125 Choice, Advantage 125 Plus and Advantage 125 Explore.~~

4. Rule: Ending your membership  
New/Existing: Amendment to an existing rule

Ending your membership

(g) We may end your membership of the scheme by writing to you if you do not pay any or part of your subscriptions on the date they are due. If your membership ends because you do not pay your subscriptions, we may allow you to continue your membership, as long as you pay the subscriptions you owe within 10 business days of the date on the cancellation letter". ~~For members of the 360 Care, 360 Care Select, Flex 125 Explore Flex 175 Explore, Flex 125 Plus, Flex 125 Choice, Advantage 125 Plus and Advantage 125 Explore schemes we may allow you to continue your membership as long as you pay the subscriptions you owe within 30 days~~

5. Rule:  
'Recognised medical facility'  
'Exclusion 9 (g) after bullet point 5',  
'Gender Reassignment Surgery Abroad',  
'Treatment not available in Ireland',  
'EU Treatment Guarantee',  
'Medical Tourism'  
'Note 1 (i) Northern Ireland'.

New/Existing: 'Recognised medical treatment facility' is new, the other changes are amendments to an existing rules.

### **Recognised medical treatment facility**

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 members of the 360 Care, 360 Care Select, Flex 125 Explore Flex 175 Explore, Flex 125 Plus, Flex 125 Choice, Advantage 125 Plus and Advantage 125 Explore schemes a recognised medical treatment facility outside of Ireland but within the European Union Member States at the time a claim is made for the benefit.~~

Exclusion 9 (g) after bullet point 5 "This exclusion will not apply to treatment that we have agreed you may receive in a Recognised Medical Treatment Facility which has been pre-approved by us because the treatment is not available in Ireland."

***New rule***

**Neurodevelopment Assessment Benefit - Adults**

We will pay the benefit listed in your Table of Benefits towards the cost of an assessment of an Intellectual Disability, Learning Disorders, Motor Skills Disorders, Communication Disorders, Autism Spectrum Disorders, Attention Deficit / Hyperactivity Disorder and Tic Disorders. This assessment must be conducted by a psychologist who is a Chartered member of the Psychological Society of Ireland. (Chartered member of the British Psychological Society is also applicable for the 360 Care and 360 Care Select schemes). The amount of times this benefit is available to you is shown on your Benefit Table.