

Complete Simplicity

This scheme gives you access to both public & private hospitals including the Beacon Hospital as well as comprehensive cover for your everyday medical expenses.


Hospital cover

- Private room in public hospitals.
- Private room in private hospitals including the Beacon Hospital.
- Day-case cover in Hi-tech hospitals.
- Cover in private/hi-tech hospitals is subject to a €50 excess for day-case and €100 excess for inpatient admissions.

Day-to-day expenses

- ✓ Acupuncture
- ✓ Chiropody/Podiatry
- ✓ Chiropractor
- ✓ Consultant visits
- ✓ Dietician
- ✓ GP visits
- ✓ Hearing test
- ✓ Homeopathy
- ✓ Hospital casualty charge
- ✓ Occupational therapy
- ✓ Orthoptist
- ✓ Osteopath
- ✓ Physical therapy
- ✓ Physiotherapy
- ✓ Reflexology
- ✓ Speech & language therapy
- ✓ Travel vaccinations

Full benefits of Complete Simplicity

Hospital cover 	
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 day-case/out-patient surgical, €100 excess for overnight admissions. Overnight in-patient excess is payable a maximum of twice 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	No excess or shortfall applies for Specified orthopaedic procedures, normal excess applies for ophthalmic procedures

Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

Hi-tech hospital excess	€50 excess for day-case/out-patient surgical, €100 excess for overnight admissions. Overnight in-patient excess is payable a maximum of twice 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	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	No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures

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 €50 per day for 14 days

Everyday medical expenses

Annual out-patient excess	€1
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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	50% back up to €20
Prescription costs	No cover
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 €510 per accident
Optical	50% of costs up to €150 per year
Laser Eye Surgery	No cover
Hearing test	50% of costs up to €40 per year
Physiotherapy	50% of costs - 25 visits
Travel vaccinations	50% of costs up to €60 per year
Speech & language therapy	50% of costs - 8 visits & 50% of 1 assessment up to €60
Adult counselling-Psychologists	50% of costs - 8 visits up to €40 per visit
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	50% of costs - 8 visits
Acupuncture	50% of costs - 12 visits
Osteopath	50% of costs - 12 visits
Chiropractor	50% of costs - 12 visits
Physical therapy	50% of costs - 8 visits
Reflexology	50% of costs - 8 visits
Homeopathy	50% of costs - 12 visits

Dietician	50% of costs - 5 visits
Occupational therapy	50% of costs - 5 visits & 50% of 1 assessment up to €60
Chiropody/Podiatry	50% of costs - 5 visits
Home nursing following in-patient treatment	50% of costs up to €950 per year
Hormone Replacement Therapy for Gender Dysphoria	50% of costs up to €300 per lifetime
Dean Clinic out-patient mental health consultations	50% of costs - 12 visits
Lois Bridges out-patient mental health consultations	50% of costs - 12 visits
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

Maternity, fertility & child healthcare benefits

Maternity Benefits

Maternity in-patient hospital delivery/homebirth costs	Full cover for 3 nights in a public hospital or up to €3,500 per year towards homebirth costs
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €400 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 €1300 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 €275 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, paediatric first aid course-max €30 refund
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
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Child Healthcare Benefits

Home nursing for children (following in-patient treatment)	50% of costs up to €2,800 per year
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Child counselling (subject to annual out-patient excess)	50% of costs - 8 visits & 50% of 1 assessment up to €60
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Parent travel & accommodation benefit	Up to €105 per day for 14 days
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Child healthcare support benefit (following in-patient treatment)	Full refund up to €250 combined receipts on a range of benefits
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Vaccinations (subject to annual out-patient excess)	No cover
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Fertility Benefit

Infertility benefit	Up to €1,000 for benefits towards specific infertility treatment at approved centres, payable once per lifetime
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Initial Consultation	No cover
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First Steps fertility package	No cover
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Fertility Testing/Screening	No cover
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Fertility Counselling	No cover
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Fertility Preservation	€1000 per lifetime for egg freezing or €150 per lifetime for sperm freezing at approved centres
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Cancer treatment

Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
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Cancer accommodation benefit	Up to €100 per night. No limit
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Manual lymph drainage	Up to €500 per year
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Eyebrow tattooing (following cancer treatment)	Full refund up to €80 once per membership year
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Genetic screening for cancer risk	Full cover in the Mater Private Dublin
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Genetic testing consultation for cancer (subject to annual out-patient excess)	50% of costs for initial consultation
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Sleeping caps	Full refund for 1 sleeping cap per membership year
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Overseas cover

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	Cover up to €30000 in the EU subject to prior approval

Laya Healthcare Concierge

Healthcare Concierge clinical support service	No cover
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Healthcoach

Healthcoach online assessment & personalised programmes	Unlimited use
Healthcoach face to face consultations	Full cover for 1 consultation every 2 years

Digital Health

GPLive (online GP consultation)	Full cover for 3 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	No cover
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Digital Physiotherapy	No cover
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Health screening

HeartBeat cardiac screening	Full cover for 1 screen every 2 years
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Direct payment MRI, CT & PET scans	Full cover in laya healthcare approved centres
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Direct payment mammogram	Full cover in approved direct payment mammogram centres
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Direct payment bone density/dexa scan	Full cover in approved direct payment density/dexa scan centres
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Women's cancer screening (subject to annual out-patient excess)	50% refund of costs
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Men's cancer screening (subject to annual out-patient excess)	50% refund of costs
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Sports health screening	No cover
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Executive health check (subject to annual out-patient excess)	50% - 75% refund for 1 visit every 2 years in approved centres
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Support services

24/7 Telephone Counselling	Full cover
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Face to face/Video/Phone Counselling	Full cover for 5 visits per presenting issue
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Cover for specific support services	Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.
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Minor Injuries and Illnesses

QuickCare consultations & treatment	Up to €200 per visit in laya healthcare approved minor injuries & illness centres
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