

Essential Gold

This scheme provides excellent hospital cover & a comprehensive screening package.


Hospital cover

- Private room in public hospitals.
- Private room in private hospitals.
- Private room in Hi-tech hospitals.

Day-to-day expenses

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

Full benefits of Essential Gold

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	Not applicable
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
Specified Orthopaedic & Ophthalmic Procedures	Full cover

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

Hi-tech hospital excess	Not applicable
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover
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 €75 per day for 14 days

Everyday medical expenses

Annual out-patient excess	€220 Individual Excess / €380 Family Excess
Increased allowance for everyday medical expenses	Not applicable
GP visits	Up to €20 per visit
Home testing kits	Up to €60 per year
Prescription costs	No cover

Consultant visits	Up to €51 per visit
Hospital casualty charge	Up to €20 per visit
Radiologist fees (professional fees)	Full refund in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €20 per referral in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	Up to €500 per year in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	Full refund in laya healthcare approved hospitals or out-patient centres
Routine dental	Up to €25 per year
Emergency dental	Up to €510 per accident
Optical	Up to €20 per year
Laser Eye Surgery	No cover
Hearing test	No cover
Physiotherapy	Up to €20 per visit - 25 visits per year
Travel vaccinations	No cover
Speech & language therapy	Up to €20 per visit - 12 visits combined
Adult counselling-Psychologists	No cover
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	Up to €20 per visit - 8 visits per year
Acupuncture	Up to €20 per visit - 12 visits per year
Osteopath	Up to €20 per visit - 12 visits per year
Chiropractor	Up to €20 per visit - 12 visits per year
Physical therapy	Up to €20 per visit - 8 visits per year
Reflexology	Up to €20 per visit - 8 visits per year
Homeopathy	Up to €20 per visit - 12 visits per year
Dietician	Up to €25 per visit - 5 visits per year
Occupational therapy	Up to €20 per visit - 12 visits combined
Chiropody/Podiatry	Up to €20 per visit - 12 visits combined

Home nursing following in-patient treatment	Up to €40 per day for 40 days
Hormone Replacement Therapy for Gender Dysphoria	No cover
Dean Clinic out-patient mental health consultations	Up to €50 per visit - 12 visits per year
Lois Bridges out-patient mental health consultations	Up to €50 per visit - 12 visits per year
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	No cover
Out-patient limit	€6,400

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 €3,900 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	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)	Up to €100 per day for 28 days
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Child counselling (subject to annual out-patient excess)	No cover
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Parent travel & accommodation benefit	No cover
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Child healthcare support benefit (following in-patient treatment)	No cover
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Vaccinations (subject to annual out-patient excess)	No cover
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Fertility Benefit

Infertility benefit	No cover
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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	No cover
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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 €150 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)	Up to €51 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

GPIive (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

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)	Up to €30 per year
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Men's cancer screening (subject to annual out-patient excess)	Up to €20 per year
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Sports health screening	€150 every 2 years paid directly to centre
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Executive health check (subject to annual out-patient excess)	Up to €100 per year at 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 €375 per visit in laya healthcare approved minor injuries & illness centres
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