

ExcelCare

This scheme gives you comprehensive cover for hospital stays, as well as excellent cover for everyday medical expenses

Hospital cover

- Private room in public hospitals.
- Private room in private hospitals.
- Day-case cover in hi-tech hospitals.
- There is no hospital excess on ExcelCare.

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 ExcelCare

Hospital cover 	
Hospital Cover - Public Hospitals	
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover

Private	Full cover
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Hospital Cover - Private Hospitals

Private hospital excess	Not applicable
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Day-case/Out-patient surgical	Full cover, including Beacon Hospital
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Semi-private	Full cover, including Beacon Hospital
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Private	Full cover, including Beacon Hospital
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Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
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Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

Hi-tech hospital excess	Not applicable
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Day-case/Out-patient surgical	Full cover, including Beacon Hospital
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Semi-private	Full cover in Beacon Hospital & €100 shortfall per night in Blackrock Clinic & Mater Private Dublin
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Private	Full cover in Beacon Hospital & €100 shortfall per night in Blackrock Clinic & Mater Private Dublin
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Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover
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Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
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Hospital Cover - Other Benefits

Participating Consultants' fees	Full cover
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Psychiatric treatment	Full cover up to 100 days per annum
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Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years
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Convalescence care	Up to €60 per day for 14 days
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Everyday medical expenses

Annual out-patient excess	€1
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Increased allowance for everyday medical expenses	Not applicable
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GP visits	100% refund of costs for first 2 visits, 75% refund of costs for additional visits. 100% cover for 3 HSE GP out of hours visits
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Home testing kits	75% back up to €40
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Prescription costs	Up to €20 per receipt for a max of 5 receipts
Consultant visits	100% refund of costs for first 2 visits, 75% refund of costs for additional visits (90% refund for consultant psychiatrist)
Hospital casualty charge	Full cover up to €100 for first visit, 75% up to €100 for additional visits
Radiologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	75% of costs in laya healthcare approved hospitals or out-patient centres
Routine dental	75% of costs up to €300 per year
Emergency dental	75% of costs up to €510 per accident
Optical	75% of costs up to €150 per year
Laser Eye Surgery	No cover
Hearing test	75% of costs up to €40 per year
Physiotherapy	100% refund of costs for first 2 visits. 75% of refund of costs for a further 25 visits
Travel vaccinations	75% of costs up to €60 per year
Speech & language therapy	75% of costs - 12 visits
Adult counselling-Psychologists	90% of costs
Adult Counselling-Counsellors and Therapists	90% of costs - 12 visits
Orthoptist	75% of costs - 12 visits
Acupuncture	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Osteopath	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Chiropractor	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Physical therapy	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Reflexology	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Homeopathy	75% refund of costs up to 12 visits (maximum of 36 visits combined)
Dietician	75% of costs - 12 visits
Occupational therapy	75% of costs - 12 visits
Chiropody/Podiatry	75% of costs - 12 visits

Home nursing following in-patient treatment	75% of costs up to €950 per year
Hormone Replacement Therapy for Gender Dysphoria	50% up to €500 per lifetime
Dean Clinic out-patient mental health consultations	90% of costs - 24 visits
Lois Bridges out-patient mental health consultations	90% of costs - 24 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)	Full refund up to €600 per pregnancy
Foetal screening (subject to annual out-patient excess)	Up to €200 combined refund for NIPT & CVS tests & up to €40 refund for an early pregnancy scan
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing
Pre & post natal package of benefits (full list of benefits included in your rules)	Up to €500 combined receipts for a range of benefits up to 2 months before & 3 months after delivery including; car parking benefit-max €40 refund, new parent's food allowance-max €40 refund, paediatric first aid course-max €40 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

Child Healthcare Benefits

Home nursing for children (following in-patient treatment)	75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	90% of costs
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)	No cover

Fertility Benefit

Infertility benefit	No cover
Initial Consultation	No cover
First Steps fertility package	Up to €3,550 for benefits towards specific fertility treatment & tests at approved centres, payable twice per lifetime
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	€1500 per lifetime for egg freezing or €200 per lifetime for sperm freezing at approved centres

Cancer 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 €100 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)	75% of costs for initial consultation
Sleeping caps	Full refund for 1 sleeping cap per membership year

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 €30,000 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 - unlimited 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

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)	75% refund of costs
Men's cancer screening (subject to annual out-patient excess)	75% refund of costs
Sports health screening	€450 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	75% refund for 1 visit every year in approved centres

Support services

24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 6 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.

Minor Injuries and Illnesses

QuickCare consultations & treatment	Up to €300 per visit in laya healthcare approved minor injuries & illness centres
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