

Flex 175 Explore

This scheme gives you access to both public & private hospitals including the Beacon Hospital.

Includes
10%
Online
Discount


Hospital cover

- Private room in public hospitals.
- Semi-private room in private hospitals including the Beacon Hospital.
- Cover for specialist cardiac & Specified Orthopaedic Procedures in Hi-tech hospitals.
- Cover in private hospitals is subject to a €75 day-case excess & a €175 in-patient excess per claim.

Day-to-day expenses

- ✓ Consultant visits
- ✓ Hospital casualty charge

Full benefits of Flex 175 Explore

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	€75 excess for day-case & out-patient surgical & €175 excess for semi-private or private
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	€100 shortfall per night, including Beacon Hospital. Full cover in Mater Private Cork
Specified Orthopaedic & Ophthalmic Procedures	No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures
Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€75 excess for day-case & out-patient surgical & €175 excess for semi-private or private

Day-case/Out-patient surgical	Full cover in Beacon Hospital only. No cover in Blackrock Clinic & Mater Private Dublin
Semi-private	Full cover in Beacon Hospital only. No cover in Blackrock Clinic & Mater Private Dublin
Private	€100 shortfall per night in the Beacon Hospital. No cover in the Blackrock Clinic or 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 in Beacon Hospital. No cover in the Blackrock Clinic or Mater Private 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 €45 per day for 14 days

Everyday medical expenses

Annual out-patient excess	€150 Individual Excess / €450 Family Excess
Increased allowance for everyday medical expenses	Not applicable
GP visits	No cover
Home testing kits	Up to €20 per year
Prescription costs	No cover
Consultant visits	Up to €40 per visit
Hospital casualty charge	Up to €20 per visit
Radiologist fees (professional fees)	Up to €25 per scan in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €25 per test 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	No cover
Emergency dental	No cover
Optical	No cover
Laser Eye Surgery	No cover
Hearing test	No cover
Physiotherapy	No cover
Travel vaccinations	No cover
Speech & language therapy	No cover
Adult counselling-Psychologists	No cover
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	No cover
Acupuncture	No cover
Osteopath	No cover
Chiropractor	No cover
Physical therapy	No cover
Reflexology	No cover
Homeopathy	No cover
Dietician	No cover
Occupational therapy	No cover
Chiropody/Podiatry	No cover
Home nursing following in-patient treatment	No cover
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	€6,500

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)	No cover
Foetal screening (subject to annual out-patient excess)	No cover
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,600 for 2 nights home nursing & up to €800 for 1 night home nursing
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 €50 per day for 28 days
Child counselling (subject to annual out-patient excess)	No cover
Parent travel & accommodation benefit	No cover
Child healthcare support benefit (following in-patient treatment)	No cover
Vaccinations (subject to annual out-patient excess)	No cover

Fertility Benefit

Infertility benefit	No cover
Initial Consultation	No cover
First Steps fertility package	No cover

Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	No cover

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	Full refund up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €60 once per membership year
Genetic screening for cancer risk	No cover
Genetic testing consultation for cancer (subject to annual out-patient excess)	No cover
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 €30000 in the EU subject to prior approval

Laya Healthcare Concierge

Healthcare Concierge clinical support service

Unlimited access to clinical support service with a dedicated healthcare professional (021 202 2893)

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

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)

Up to €30 per year

Men's cancer screening (subject to annual out-patient excess)

Up to €20 per year

Sports health screening

No cover

Executive health check (subject to annual out-patient excess)	No cover
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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 €125 per visit in laya healthcare approved minor injuries & illness centres
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