

Inspire

This scheme gives you access to public and private hospitals

Hospital cover

- Private room in all public hospitals.
- Semi-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 & €150 excess for in-patient 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 Inspire

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	€50 excess for day-case & out-patient surgical & €150 excess for semi-private or private
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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	€165 shortfall per night, including Beacon Hospital. Full cover in Mater Private Cork
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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	€50 excess for day-case & out-patient surgical & €150 excess for semi-private or private
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Day-case/Out-patient surgical	Full cover
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Semi-private	Full cover in Beacon Hospital & €500 shortfall per night in Blackrock Clinic & Mater Private Dublin
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Private	€165 shortfall in Beacon Hospital & €500 shortfall per night in Blackrock Clinic & Mater Private Dublin
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Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover - no excess
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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 (PLEASE NOTE for all benefits listed below, the maximum refund is €1,000 per member per contract year)
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Increased allowance for everyday medical expenses	Not applicable
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GP visits	50% of costs. 100% cover for 2 HSE GP out of hours visits (2 HSE GP out of hours visits not subject to €1,000 out-patient cap)
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 €200 per year
Emergency dental	50% of costs up to €500 per accident
Optical	50% of costs up to €150 per year
Laser Eye Surgery	No cover
Hearing test	50% of costs up to €150 per year
Physiotherapy	50% of costs - up to 10 visits per year
Travel vaccinations	50% of costs up to €100 per year
Speech & language therapy	50% of costs - up to 10 visits per year
Adult counselling-Psychologists	50% of costs - up to 10 visits per year
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	50% of costs - up to 10 visits per year
Acupuncture	50% of costs - up to 10 visits per year
Osteopath	50% of costs - up to 10 visits per year
Chiropractor	50% of costs - up to 10 visits per year
Physical therapy	50% of costs - up to 10 visits per year
Reflexology	50% of costs - up to 10 visits per year
Homeopathy	50% of costs - up to 10 visits per year
Dietician	50% of costs - up to 10 visits per year

Occupational therapy	50% of costs - up to 10 visits per year
Chiropody/Podiatry	50% of costs - up to 10 visits per year
Home nursing following in-patient treatment	50% of costs
Hormone Replacement Therapy for Gender Dysphoria	50% of costs up to €300 per lifetime
Dean Clinic out-patient mental health consultations	50% of costs - up to 10 visits per year
Lois Bridges out-patient mental health consultations	50% of costs - up to 10 visits per year
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list (not subject to the out-patient cap)
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 €450 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 €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 €325 combined receipts for a range of benefits up to 2 months before & 3 months after delivery including; car parking benefit-max €20 refund, new parent's food allowance-max €20 refund, paediatric first aid course-max €20 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)	50% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	50% of costs - 8 visits & 50% of 1 assessment up to €60
Parent travel & accommodation benefit	Up to €100 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	Up to €1,000 for benefits towards specific infertility treatment at approved centres, once per cycle, max 2 per lifetime
Initial Consultation	No cover
First Steps fertility package	No cover
Fertility Testing/Screening	No cover
Fertility Counselling	No cover
Fertility Preservation	€1,000 per lifetime for egg freezing or €150 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 €60 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)	50% 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

GPlive (online GP consultation)	Full cover for 4 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)	50% refund of costs
Men's cancer screening (subject to annual out-patient excess)	50% refund of costs
Sports health screening	€200 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	50% refund for 1 visit every 2 years in approved centres

Support services

24/7 Telephone Counselling	Full cover
Face to face/Video/Phone Counselling	Full cover for 5 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 €150 per visit in laya healthcare approved minor injuries & illness centres
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