

# Precision 150 Connect

This scheme will give you access to public hospitals & a wide range of selected private hospitals.

## Hospital cover

- Semi-private room in public hospitals.
- Semi-private room in selected private hospitals.
- There is no Hi-tech hospital cover on Precision 150 Connect.
- Cover in private hospitals is subject to a €75 day-case excess & a €150 in-patient excess per claim.

## Day-to-day expenses

- ✓ Consultant visits
- ✓ GP visits
- ✓ Hospital casualty charge

## Full benefits of Precision 150 Connect

Hospital cover 	
<b>Hospital Cover - Public Hospitals</b>	
<b>Day-case/Out-patient surgical</b>	Full cover
<b>Semi-private</b>	Full cover
<b>Private</b>	A shortfall will apply per night for private accommodation
<b>Hospital Cover - Private Hospitals</b>	
<b>Private hospital excess</b>	€75 excess for day-case & out-patient surgical & €150 excess for semi-private or private
<b>Day-case/Out-patient surgical</b>	Full cover in selected private hospitals
<b>Semi-private</b>	Full cover in selected private hospitals
<b>Private</b>	€300 shortfall per night. Full cover in the Mater Private Cork
<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures
<b>Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin &amp; Beacon Hospital</b>	
<b>Hi-tech hospital excess</b>	Not applicable

<b>Day-case/Out-patient surgical</b>	No cover
<b>Semi-private</b>	No cover
<b>Private</b>	No cover
<b>Cover for specialist cardiac procedures in Hi-tech hospitals</b>	Full cover in Mater Private Dublin & Blackrock Clinic
<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	No excess or shortfall applies for Specified orthopaedic procedures, no cover in Hi-tech for ophthalmic procedures
<b>Hospital Cover - Other Benefits</b>	
<b>Participating Consultants' fees</b>	Full cover
<b>Psychiatric treatment</b>	Full cover for 100 days per annum in all public hospitals & selected private centres
<b>Drug, Alcohol, Gambling &amp; substance abuse</b>	Full cover for 91 days every 5 years in all public hospitals, selected private hospitals & treatment centres
<b>Convalescence care</b>	Up to €40 per day for 14 days

## Everyday medical expenses

<b>Annual out-patient excess</b>	€150 Individual Excess / €450 Family Excess
<b>Increased allowance for everyday medical expenses</b>	Not applicable
<b>GP visits</b>	Up to €20 per visit
<b>Home testing kits</b>	Full refund up to €20 towards out-patient excess
<b>Prescription costs</b>	No cover
<b>Consultant visits</b>	Up to €40 per visit
<b>Hospital casualty charge</b>	Up to €20 per visit
<b>Radiologist fees (professional fees)</b>	Up to €25 per scan in laya healthcare approved hospitals or out-patient centres
<b>Pathologist fees (professional fees)</b>	Up to €25 per test in laya healthcare approved hospitals or out-patient centres
<b>Radiology diagnostic test (technical fees)</b>	Full refund up to €500 per year in laya healthcare approved hospitals or out-patient centres
<b>Pathology diagnostic test (technical fees)</b>	Full refund in laya healthcare approved hospitals or out-patient centres
<b>Routine dental</b>	No cover
<b>Emergency dental</b>	No cover

<b>Optical</b>	No cover
<b>Laser Eye Surgery</b>	No cover
<b>Hearing test</b>	No cover
<b>Physiotherapy</b>	No cover
<b>Travel vaccinations</b>	No cover
<b>Speech &amp; language therapy</b>	No cover
<b>Adult counselling-Psychologists</b>	No cover
<b>Adult Counselling-Counsellors and Therapists</b>	No cover
<b>Orthoptist</b>	No cover
<b>Acupuncture</b>	No cover
<b>Osteopath</b>	No cover
<b>Chiropractor</b>	No cover
<b>Physical therapy</b>	No cover
<b>Reflexology</b>	No cover
<b>Homeopathy</b>	No cover
<b>Dietician</b>	No cover
<b>Occupational therapy</b>	No cover
<b>Chiropody/Podiatry</b>	No cover
<b>Home nursing following in-patient treatment</b>	No cover
<b>Hormone Replacement Therapy for Gender Dysphoria</b>	No cover
<b>Dean Clinic out-patient mental health consultations</b>	Up to €50 per visit - 12 visits per year
<b>Lois Bridges out-patient mental health consultations</b>	Up to €50 per visit - 12 visits per year
<b>Approved Appliances</b>	Refund for the amount shown for approved appliances on laya healthcare appliance list
<b>Approved Sports Appliance List</b>	No cover
<b>Out-patient limit</b>	€6,500

## Maternity, fertility & child healthcare benefits



## Maternity Benefits

<b>Maternity in-patient hospital delivery/homebirth costs</b>	Full cover for 3 nights in a public hospital or up to €3,000 per year towards homebirth costs
<b>Maternity out-patient consultations (subject to annual out-patient excess)</b>	No cover
<b>Foetal screening (subject to annual out-patient excess)</b>	No cover
<b>Post natal home nursing if hospital stay is less than 3 nights</b>	Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing
<b>Pre &amp; post natal package of benefits (full list of benefits included in your rules)</b>	No cover
<b>Mid Wife Support Programme</b>	No cover
<b>Paediatric First Aid Course</b>	No cover
<b>Pregnancy &amp; Early Childhood nutrition consultation</b>	No cover
<b>Maternity Yoga/Pilates</b>	No cover
<b>3D/4D Scans</b>	No cover

## Child Healthcare Benefits

<b>Home nursing for children (following in-patient treatment)</b>	Up to €40 per day for 28 days
<b>Child counselling (subject to annual out-patient excess)</b>	No cover
<b>Parent travel &amp; accommodation benefit</b>	No cover
<b>Child healthcare support benefit (following in-patient treatment)</b>	No cover
<b>Vaccinations (subject to annual out-patient excess)</b>	No cover

## Fertility Benefit

<b>Infertility benefit</b>	No cover
<b>Initial Consultation</b>	No cover
<b>First Steps fertility package</b>	No cover
<b>Fertility Testing/Screening</b>	No cover
<b>Fertility Counselling</b>	No cover

<b>Fertility Preservation</b>	No cover
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## Cancer treatment

<b>Breast prosthesis or hairpiece (following cancer treatment)</b>	Full cover for both
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<b>Cancer accommodation benefit</b>	Up to €100 per night. No limit
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<b>Manual lymph drainage</b>	Full refund up to €500 per year
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<b>Eyebrow tattooing (following cancer treatment)</b>	Full refund up to €60 once per membership year
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<b>Genetic screening for cancer risk</b>	No cover
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<b>Genetic testing consultation for cancer (subject to annual out-patient excess)</b>	No cover
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<b>Sleeping caps</b>	Full refund for 1 sleeping cap per membership year
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## Overseas cover

<b>Emergency hospital admission while overseas</b>	Up to €70,000 per episode of illness or injury
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<b>Medical Evacuation</b>	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
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<b>Treatment not available in Ireland</b>	Full cover in the EU - subject to prior approval
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<b>Medical Tourism</b>	Full cover for treatment in another country within the EU, up to the amount payable in Ireland - subject to prior approval
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<b>EU Treatment Guarantee</b>	Full cover - subject to prior approval
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<b>Consultant Connections</b>	Full cover - subject to prior approval
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<b>Gender Reassignment Surgery Abroad</b>	No cover
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## Laya Healthcare Concierge

<b>Healthcare Concierge clinical support service</b>	No cover
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## Healthcoach

<b>Healthcoach online assessment &amp; personalised programmes</b>	Unlimited use
<b>Healthcoach face to face consultations</b>	Full cover for 1 consultation every 2 years

## Digital Health

<b>GPlive (online GP consultation)</b>	Full cover for 3 consultations
<b>24 Hour GPline (laya number - 021 202 2860)</b>	Full cover from Ireland & abroad
<b>24 Hour Nurseline (laya number - 021 202 2861)</b>	Full cover from Ireland & abroad
<b>Physioline (laya number - 021 202 2862)</b>	Full cover from Ireland & abroad
<b>Digital Dietician</b>	No cover
<b>Digital Physiotherapy</b>	No cover

## Health screening

<b>HeartBeat cardiac screening</b>	Full cover for 1 screen every 2 years
<b>Direct payment MRI, CT &amp; PET scans</b>	Full cover in laya healthcare approved centres
<b>Direct payment mammogram</b>	Full cover in approved direct payment mammogram centres
<b>Direct payment bone density/dexa scan</b>	Full cover in approved direct payment density/dexa scan centres
<b>Women's cancer screening (subject to annual out-patient excess)</b>	Up to €30 per year
<b>Men's cancer screening (subject to annual out-patient excess)</b>	Up to €20 per year
<b>Sports health screening</b>	No cover
<b>Executive health check (subject to annual out-patient excess)</b>	No cover

## 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 &amp; health advice, career guidance, life coach &amp; mediation.

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## Minor Injuries and Illnesses

**QuickCare consultations & treatment**

Up to €100 per visit in laya healthcare approved minor injuries &amp; illness centres