

Prime

This scheme will give you access to public and private hospitals including the Beacon Hospital


Hospital cover

- Private room in all public hospitals.
- Private room in private hospitals including the Beacon Hospital.
- Day-case cover in Hi-tech hospitals.
- Cover in private hospitals is subject to a €50 excess per claim & €150 excess for Blackrock Clinic & Mater Private Dublin.

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 Prime

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	€50 excess per claim
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital	
Hi-tech hospital excess	€50 for Beacon Hospital & €150 excess for Blackrock Clinic & Mater Private Dublin
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover - no excess
Specified Orthopaedic & Ophthalmic Procedures	20% shortfall
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 €50 per day for 14 days
Everyday medical expenses 	
Annual out-patient excess	€1
Increased allowance for everyday medical expenses	Not applicable
GP visits	Up to €40 per visit. 100% cover for 2 HSE GP out of hours visits

Home testing kits	Up to €20 per year
Prescription costs	No cover
Consultant visits	Up to €125 per visit
Hospital casualty charge	Up to €80 per visit
Radiologist fees (professional fees)	Up to €80 per scan in laya healthcare approved hospitals or out-patient centres
Pathologist fees (professional fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres
Radiology diagnostic test (technical fees)	Up to €100 per scan in laya healthcare approved hospitals or out-patient centres
Pathology diagnostic test (technical fees)	Up to €80 per test in laya healthcare approved hospitals or out-patient centres
Routine dental	Up to €300 per year
Emergency dental	Up to €500 per accident
Optical	Up to €150 per year
Laser Eye Surgery	No cover
Hearing test	Up to €40 per year
Physiotherapy	Up to €40 per visit - 25 visits per year
Travel vaccinations	Up to €60 per year
Speech & language therapy	Up to €40 per visit - 8 visits per year
Adult counselling-Psychologists	Up to €40 per visit - 20 visits per year
Adult Counselling-Counsellors and Therapists	No cover
Orthoptist	Up to €40 per visit - 8 visits per year
Acupuncture	Up to €40 per visit - 12 visits per year
Osteopath	Up to €40 per visit - 12 visits per year
Chiropractor	Up to €40 per visit - 12 visits per year
Physical therapy	Up to €40 per visit - 8 visits per year
Reflexology	Up to €40 per visit - 8 visits per year
Homeopathy	Up to €40 per visit - 12 visits per year
Dietician	Up to €40 per visit - 8 visits per year
Occupational therapy	Up to €40 per visit - 5 visits per year
Chiropody/Podiatry	Up to €40 per visit - 5 visits per year

Home nursing following in-patient treatment	Up to €60 per day for 40 days
Hormone Replacement Therapy for Gender Dysphoria	Up to €500 per lifetime
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	€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 €600 per pregnancy
Foetal screening (subject to annual out-patient excess)	Up to €150 per year
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,300 for 2 nights home nursing & up to €650 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 €30 refund, new parent's food allowance-max €30 refund, paediatric first aid course-max €30 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)	Up to €80 per day for 28 days
Child counselling (subject to annual out-patient excess)	Up to €50 per visit - 8 visits per year
Parent travel & accommodation benefit	Up to €100 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	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 €2,500 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	€1,500 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	Full refund up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €80 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)	Up to €125 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
--	----------

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)	Unlimited use
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 €60 per year
Men's cancer screening (subject to annual out-patient excess)	Up to €50 per year
Sports health screening	€450 every 2 years paid directly to centre
Executive health check (subject to annual out-patient excess)	Up to €250 for 1 visit every 2 years at 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 €275 per visit in laya healthcare approved minor injuries & illness centres
--	---