

# SimplyHealth Starter

This scheme gives you access to public hospitals & a selected range of private hospitals as well as great cover for your everyday medical expenses including 50% cover on an executive health check.


## Hospital cover

- Private room in public hospitals.
- Semi-private room in selected private hospitals.
- There is no Hi-tech hospital cover on SimplyHealth Starter.
- There is no hospital excess on SimplyHealth Starter.

## 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

## Full benefits of SimplyHealth Starter

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>	Full cover
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### Hospital Cover - Private Hospitals

<b>Private hospital excess</b>	Not applicable
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<b>Day-case/Out-patient surgical</b>	Full cover in selected private hospitals
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<b>Semi-private</b>	Full cover in selected private hospitals. €260 shortfall per night in the Mater Private Cork
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<b>Private</b>	Full cover in selected private hospitals. €105 shortfall per night in St.Vincent's Private, Whitfield Clinic & Hermitage Clinic. €189 shortfall in Galway Clinic & €260 shortfall in Mater Private Cork
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<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	20% shortfall for specified orthopaedic procedures. 20% shortfall for ophthalmic procedures, available in selected private hospitals only
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### Hospital Cover - Hi-tech Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital

<b>Hi-tech hospital excess</b>	Not applicable
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<b>Day-case/Out-patient surgical</b>	No cover
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<b>Semi-private</b>	No cover
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<b>Private</b>	No cover
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<b>Cover for specialist cardiac procedures in Hi-tech hospitals</b>	Full cover - no excess
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<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	20% shortfall applies for specified orthopaedic procedures, no cover in Hi-tech for ophthalmic procedures
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### Hospital Cover - Other Benefits

<b>Participating Consultants' fees</b>	Full cover
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<b>Psychiatric treatment</b>	Full cover for 100 days per annum in all public hospitals & selected private centres
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<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
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<b>Convalescence care</b>	Up to €50 per day for 14 days
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### Everyday medical expenses

<b>Annual out-patient excess</b>	€1
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<b>Increased allowance for everyday medical expenses</b>	Not applicable
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<b>GP visits</b>	50% of costs. 100% cover for 2 HSE GP out of hours visits
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<b>Home testing kits</b>	50% back up to €20
<b>Prescription costs</b>	No cover
<b>Consultant visits</b>	50% of costs
<b>Hospital casualty charge</b>	50% of costs up to €50 per visit
<b>Radiologist fees (professional fees)</b>	50% of costs in laya healthcare approved hospitals or out-patient centres
<b>Pathologist fees (professional fees)</b>	50% of costs in laya healthcare approved hospitals or out-patient centres
<b>Radiology diagnostic test (technical fees)</b>	50% of costs in laya healthcare approved hospitals or out-patient centres
<b>Pathology diagnostic test (technical fees)</b>	50% of costs in laya healthcare approved hospitals or out-patient centres
<b>Routine dental</b>	50% of costs up to €300 per year
<b>Emergency dental</b>	50% of costs up to €300 per accident
<b>Optical</b>	50% of costs up to €150 per year
<b>Laser Eye Surgery</b>	No cover
<b>Hearing test</b>	50% of costs up to €40 per year
<b>Physiotherapy</b>	50% of costs - 25 visits
<b>Travel vaccinations</b>	No cover
<b>Speech &amp; language therapy</b>	50% of costs - 8 visits & 50% of 1 assessment up to €60
<b>Adult counselling-Psychologists</b>	50% of costs - 8 visits up to €40 per visit
<b>Adult Counselling-Counsellors and Therapists</b>	No cover
<b>Orthoptist</b>	50% of costs - 8 visits
<b>Acupuncture</b>	50% of costs - 12 visits
<b>Osteopath</b>	50% of costs - 12 visits
<b>Chiropractor</b>	50% of costs - 12 visits
<b>Physical therapy</b>	50% of costs - 8 visits
<b>Reflexology</b>	50% of costs - 8 visits
<b>Homeopathy</b>	50% of costs - 12 visits
<b>Dietician</b>	50% of costs - 5 visits
<b>Occupational therapy</b>	50% of costs - 5 visits & 50% of 1 assessment up to €60
<b>Chiropody/Podiatry</b>	50% of costs - 5 visits

<b>Home nursing following in-patient treatment</b>	50% of costs up to €950 per year
<b>Hormone Replacement Therapy for Gender Dysphoria</b>	50% of costs up to €300 per lifetime
<b>Dean Clinic out-patient mental health consultations</b>	50% of costs - 12 visits
<b>Lois Bridges out-patient mental health consultations</b>	50% of costs - 12 visits
<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>	€7,650

## 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 €3,200 per year towards homebirth costs
<b>Maternity out-patient consultations (subject to annual out-patient excess)</b>	Up to €400 per pregnancy
<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 €900 for 2 nights home nursing & up to €450 for 1 night home nursing
<b>Pre &amp; post natal package of benefits (full list of benefits included in your rules)</b>	Up to €385 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
<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>	50% of costs up to €2,800 per year
<b>Child counselling (subject to annual out-patient excess)</b>	50% of costs - 8 visits & 50% of 1 assessment up to €60
<b>Parent travel &amp; accommodation benefit</b>	No cover
<b>Child healthcare support benefit (following in-patient treatment)</b>	Full refund up to €275 combined receipts on a range of benefits
<b>Vaccinations (subject to annual out-patient excess)</b>	No cover

### Fertility Benefit

<b>Infertility benefit</b>	Up to €1,000 for benefits towards specific infertility treatment at approved centres, once per cycle, max 2 per lifetime
<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>	€1000 per lifetime for egg freezing or €150 per lifetime for sperm freezing at approved centres

### Cancer treatment

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

### Overseas cover

<b>Emergency hospital admission while overseas</b>	Up to €100,000 per episode of illness or injury
<b>Medical Evacuation</b>	Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation
<b>Treatment not available in Ireland</b>	Full cover in the EU - subject to prior approval
<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
<b>EU Treatment Guarantee</b>	Full cover - subject to prior approval
<b>Consultant Connections</b>	Full cover - subject to prior approval
<b>Gender Reassignment Surgery Abroad</b>	Cover up to €30000 in the EU subject to prior approval

## 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>GPIive (online GP consultation)</b>	Full cover for 7 consultations
<b>24 Hour GPIline (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>	50% refund of costs
<b>Men's cancer screening (subject to annual out-patient excess)</b>	50% refund of costs
<b>Sports health screening</b>	€200 every 2 years paid directly to centre
<b>Executive health check (subject to annual out-patient excess)</b>	50% refund every 2 years in approved centres

## Support services

<b>24/7 Telephone Counselling</b>	Full cover
<b>Face to face/Video/Phone Counselling</b>	Full cover for 5 visits per presenting issue
<b>Cover for specific support services</b>	Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation.

## Minor Injuries and Illnesses

<b>QuickCare consultations &amp; treatment</b>	Up to €175 per visit in laya healthcare approved minor injuries & illness centres
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