

# Total Health Select

This is a scheme that gives you comprehensive cover for hospital stays, as well as premium cover for everyday medical expenses.


## Hospital cover

- Private room in public hospitals.
- Private room in private hospitals.
- Day-case cover in Hi-tech hospitals.
- There is no hospital excess on Total Health Select.

## 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 Total Health Select

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
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<b>Semi-private</b>	Full cover
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<b>Private</b>	Full cover
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<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	Full cover
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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>	Full cover
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<b>Semi-private</b>	€175 shortfall per night
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<b>Private</b>	€175 shortfall per night
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<b>Cover for specialist cardiac procedures in Hi-tech hospitals</b>	Full cover
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<b>Specified Orthopaedic &amp; Ophthalmic Procedures</b>	No excess or shortfall applies for Specified orthopaedic procedures, normal shortfalls apply 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 up to 100 days per annum
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<b>Drug, Alcohol, Gambling &amp; substance abuse</b>	Full cover up to 91 days every 5 years
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<b>Convalescence care</b>	Up to €70 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>	Allowance increases from 50% to 75% when our payment for your everyday medical expenses exceeds €315
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<b>GP visits</b>	75% of costs
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<b>Home testing kits</b>	50%-75% back up to €40 towards out-patient excess
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<b>Prescription costs</b>	No cover
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<b>Consultant visits</b>	75% of costs
<b>Hospital casualty charge</b>	50% - 75% of costs up to €50 per visit
<b>Radiologist fees (professional fees)</b>	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres
<b>Pathologist fees (professional fees)</b>	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres
<b>Radiology diagnostic test (technical fees)</b>	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres
<b>Pathology diagnostic test (technical fees)</b>	50% - 75% of costs in laya healthcare approved hospitals or out-patient centres
<b>Routine dental</b>	50% - 75% of costs up to €500 per year
<b>Emergency dental</b>	50% - 75% of costs up to €510 per accident
<b>Optical</b>	50% - 75% of costs up to €150 per year
<b>Laser Eye Surgery</b>	No cover
<b>Hearing test</b>	50% - 75% of costs up to €40 per year
<b>Physiotherapy</b>	50% - 75% of costs - 25 visits
<b>Travel vaccinations</b>	50% - 75% of costs up to €60 per year
<b>Speech &amp; language therapy</b>	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60
<b>Adult counselling-Psychologists</b>	50% - 75% of costs up to €40 per visit - 8 visits
<b>Adult Counselling-Counsellors and Therapists</b>	No cover
<b>Orthoptist</b>	50% - 75% of costs - 8 visits
<b>Acupuncture</b>	50% - 75% of costs - 12 visits
<b>Osteopath</b>	50% - 75% of costs - 12 visits
<b>Chiropractor</b>	50% - 75% of costs - 12 visits
<b>Physical therapy</b>	50% - 75% of costs - 8 visits
<b>Reflexology</b>	50% - 75% of costs - 8 visits
<b>Homeopathy</b>	50% - 75% of costs - 12 visits
<b>Dietician</b>	50% - 75% of costs - 5 visits
<b>Occupational therapy</b>	50% - 75% of costs - 5 visits & 50% - 75% of 1 assessment up to €60
<b>Chiropody/Podiatry</b>	50% - 75% of costs - 5 visits
<b>Home nursing following in-patient treatment</b>	50% - 75% of costs up to €1,400 per year

<b>Hormone Replacement Therapy for Gender Dysphoria</b>	75% of costs up to €500 per lifetime
<b>Dean Clinic out-patient mental health consultations</b>	50% - 75% of costs - 12 visits
<b>Lois Bridges out-patient mental health consultations</b>	50% - 75% 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 €3,500 per year towards homebirth costs
<b>Maternity out-patient consultations (subject to annual out-patient excess)</b>	Up to €500 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 €1,300 for 2 nights home nursing & up to €650 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 €40 refund, new parent's food allowance-max €40 refund, paediatric first aid course-max €40 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% - 75% of costs up to €2,800 per year
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<b>Child counselling (subject to annual out-patient excess)</b>	50% - 75% of costs - 8 visits & 50% - 75% of 1 assessment up to €60
<b>Parent travel &amp; accommodation benefit</b>	Up to €105 per day for 14 days
<b>Child healthcare support benefit (following in-patient treatment)</b>	Full refund up to €250 combined receipts on a range of benefits
<b>Vaccinations (subject to annual out-patient excess)</b>	No cover
<b>Fertility Benefit</b>	
<b>Infertility benefit</b>	Up to €1,000 for benefits towards specific infertility treatment at approved centres, payable once 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 €200 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 €100 once per membership year
<b>Genetic screening for cancer risk</b>	Full cover in the Mater Private Dublin
<b>Genetic testing consultation for cancer (subject to annual out-patient excess)</b>	75% of costs for initial consultation
<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>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>	50% - 75% of costs
<b>Men's cancer screening (subject to annual out-patient excess)</b>	50% - 75% 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% - 75% refund for 1 visit 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 €300 per visit in laya healthcare approved minor injuries & illness centres
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