

CareManager

Brochure



laya  
healthcare

looking after you always



## Welcome to Laya Healthcare

### The new beginning for QUINN-healthcare

This short booklet contains detailed information about our 'CareManager' schemes and the great benefits and special offers you will be entitled to as a **laya healthcare** member. Please feel free to record your membership number and renewal date in the box below as these will come in handy when you contact us.

Membership number:

Renewal date:

**Below is a list of some important contact details which you may need as a member of Laya Healthcare:**

**Laya Healthcare Customer Care:**  
**1890 700 890** Cork: **021 202 2000**  
Email: [info@layahealthcare.ie](mailto:info@layahealthcare.ie)  
Website: [www.layahealthcare.ie](http://www.layahealthcare.ie) - frequently asked questions section available online  
**Nurseline: 1850 923 500**  
**Consultant Connections: 1890 700 890**  
**24hr overseas assistance: +353 21 422 2204**

Your GP contact details:

Local hospital contact details:

Other useful contacts:



## Laya Healthcare, why we are the the right choice for you

- The best value health insurance in the market
- Outstanding benefits on all schemes
- Excellent customer service
- Immediate cover for an accident or injury and for out-patient costs incurred after joining
- People on the same policy can have different levels of cover allowing flexibility in the level of cover you choose
- Fantastic member offers and discounts

## What are the benefits of private health insurance?

- Access to a wider choice of hospitals and doctors
- Prompt care and attention
- Access to the comfort and security of private medical facilities
- More control over where and when you receive treatment
- Allows you to focus on getting better knowing that the financial burden of staying in hospital and getting treatment is being taken care of
- Peace of mind

## About our 'CareManager' schemes

### EssentialCare:

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If you're taking out health insurance for the first time, and would like to combine your hospital and everyday cover, our new EssentialCare scheme will suit your needs. With semi-private cover in public hospitals and 25% back on everyday medical expenses, it offers excellent benefits for you and your family.

### PersonalCare:

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Designed to meet an individual's needs, with cover for a private room in a public hospital, semi-private in a private hospital and 50% back on everyday medical expenses, with cover for emergency treatment abroad and convalescence.

### FamilyCare:

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Designed to meet a family's needs with cover for a private room in a public hospital, semi-private in a private hospital and 50% back on everyday medical expenses. It also offers excellent maternity cover and extra benefits to care for the needs of your children.

### Health Smart Family:

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Designed to meet a family's needs with cover for a private room in a public hospital, semi-private in a private hospital including the Beacon Hospital and 50% back on everyday medical expenses. It also offers excellent maternity cover and much more.

### CompleteCare:

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Designed to meet the needs of both the individual and the family. It gives cover for private room in both public and private hospitals and 50% back on everyday medical expenses. It also covers day-case and certain heart procedures in three Hi-tech hospitals.

For further information on your scheme, please refer to your scheme rules and table of benefits.  
Alternatively visit [www.layahealthcare.ie](http://www.layahealthcare.ie), email [info@layahealthcare.ie](mailto:info@layahealthcare.ie) or call us on 1890 700 890

## Going into hospital

Scheme	Public Hospitals	Private Hospitals	Cover for day-case and out-patient surgical treatment in the Blackrock Clinic, Mater Private hospital and Beacon hospital
Essential Care	Semi-private room	No cover	No cover
Personal Care	Private room	Semi-private room	No cover
Family Care	Private room	Semi-private room	Covered less €200 per claim
Health Smart Family	Private room	Semi-private room - including the Beacon Hospital	Covered less €125 per claim
Complete Care	Private room	No cover	Covered less €200 per claim

- Cover detailed applies to **laya healthcare** participating hospitals and Consultants. To check that your hospital or Consultant is covered, please call us on **1890 700 890** or visit our website **www.layahealthcare.ie** (Please note: 99% of Consultants are covered).
- \* Hi-tech hospitals include - the Mater Private Hospital, the Beacon Hospital and the Blackrock Clinic
- A €200 excess may apply to Hi-tech hospitals, depending on the scheme you have chosen.

## Our schemes are the best value in the market

We have a range of schemes to suit everyone, so if you are not already a member, or would like to discuss changing your cover with us, simply call us on **1890 700 890** or log on to **www.layahealthcare.ie** for a great value quote.



Certain heart surgeries in Hi-tech hospitals *	Consultant costs in hospital	Convalescence for up to 14 days	In-patient psychiatric cover
Mater Private Hospital	Full cover	€30 a day	Maximum 100 days per calendar year (subject to certain criteria)
Mater Private and Beacon Hospital only		€30 a day	
Full cover		€60 a day	
Full cover		€32 a day	
Full cover		€60 a day	



## When you are having a baby

### Only the best for your bundle of joy

When your baby is born be sure to call us on **1890 700 890** within 13 weeks of the birth and we will be delighted to add your baby to your scheme free of charge from their date of birth until your next renewal date with us.

Your maternity benefits	We will pay towards the following: Up to three nights hospital accommodation* or a homebirth**	We will pay laya healthcare participating Consultant fees up to (including an epidural):	You can claim for your out-patient consultation visits, for each pregnancy up to:	We will pay towards laya healthcare approved pre and post natal treatments (incurred 2 months before and 3 months after the birth of your child)
<b>Essential Care</b>	€3,000	€846.43	€250	€200
<b>Personal Care</b>	PersonalCare offers minimal maternity cover. Please consider FamilyCare or contact us for details of a more suitable scheme if you require further maternity benefits.			
<b>Family Care</b>	€4,000	€846.43	up to €400	€275
<b>Health Smart Family</b>	€4,000	€846.43	€400	€275
<b>Complete Care</b>	€3,500	€846.43	€500	€200

\* for laya healthcare participating hospital charges.

\*\* with your GP or Consultant approval (on receipt of invoices and a signed claim form from a midwife registered with An Bord Altranais/GP)

#### Further benefits for your family:

EssentialCare, FamilyCare and Health Smart members can also avail of payment towards a mix of hospital accommodation (as per table above) plus home nursing (max €3,000 and €4,000 combined respectively)

1 night in hospital plus 2 nights home nursing - max of €900 on EssentialCare, €1,200 on FamilyCare and Health Smart Family schemes towards home nursing.

2 nights in hospital plus 1 night home nursing - max of €450 on EssentialCare, €600 on FamilyCare and Health Smart Family schemes towards home nursing.

#### Child home nursing

We will pay 50% of the cost of child home nursing care, following 5 consecutive days of in-patient treatment, up to a maximum of €2,800 per year. This benefit is available to FamilyCare, Health Smart Family and CompleteCare members and is subject to Consultant referral. We will also pay 25% of the cost up to a maximum of €2,800 per year for EssentialCare members under this benefit.

#### Travel and accommodation benefit

This is available for a parent accompanying a child during an in-patient stay up to a maximum of 14 nights on EssentialCare (€42 per night), PersonalCare (€42 per night) and FamilyCare (€105 per night) and Health Smart Family (€105 per night).



## For that extra peace of mind when you're abroad

Laya Healthcare offers a range of benefits for emergency hospital treatment while you are abroad, on all the CareManager schemes.

- Full cover for emergency hospital admissions while abroad, up to a maximum of €100,000 per episode.
- Access to a 24-hour emergency helpline. **All expenses must be preauthorised by our approved agent.** Simply call +353 21 422 2204. This number is printed on your membership card.
- Up to €2 million towards the cost of transport abroad or back to Ireland if appropriate treatment isn't available locally and up to €1,000 towards the costs of bringing back a travelling companion.
- Visit [www.layahealthcare.ie/travel](http://www.layahealthcare.ie/travel) for details of a 10% discount when you purchase your travel insurance online.
- Also, as an Irish resident you are entitled to get healthcare through the public system in countries of the European Union. Find out more about the European Health Insurance Card at [www.ehic.ie](http://www.ehic.ie)

Don't forget to bring  
your membership card  
with you when  
you travel abroad!

## Cancer care support

As well as cover in hospital, we offer a range of extra benefits for cancer treatment.

### These benefits are not subject to an excess:

Up to €500 towards manual lymph drainage

Up to €100 per night towards the cost of overnight accommodation (e.g. B&B, hotel, etc) if you have to travel over 40 miles for out-patient treatment

Full cover for a hairpiece following cancer treatment

Full cover for one breast prosthesis following in-patient treatment, (for details in the benefit of subsequent prosthesis please call us on 1890 700 890)

In addition to the above, we also offer **full cover for colon cancer screening** at all participating hospitals around the country (depending on certain medical conditions or clinical indications). An excess may apply to this benefit. Please check with us prior to having your screening.





## Up to 50% back on your everyday medical expenses

**Your everyday medical expenses are also known as out-patient expenses.**

These include such things as your GP, Consultant and physiotherapist's fees. PersonalCare, FamilyCare, Health Smart Family and CompleteCare members can claim back 50% of out-patient costs from a large list of approved treatments, a sample of which are below. There is no out-patient excess - so you can benefit from the word go. To get a full list of the out-patient treatments that are covered or to get a claim form, please contact **1890 700 890** or visit **[www.layahealthcare.ie](http://www.layahealthcare.ie)**

**Note 1:** EssentialCare members are covered for 25% back on out-patient costs under this benefit.

**Note 2:** We will deduct €1 per year from claims made under this benefit.

**Note 3:** Please confirm with us that your medical provider or therapist is registered with the relevant association before attending consultations.

Up to 50% back  
and no  
out-patient  
excess to worry  
about

**Child healthcare benefit:** EssentialCare, PersonalCare, FamilyCare and Health Smart Family members can claim up to €250 for out-patient expenses such as GP, Consultant and physiotherapy bills, if your child is in hospital for more than three nights.

## Some discounts and special offers for our members

As a **laya healthcare** member, you can enjoy some excellent discounts and special offers:



## ...and much more

Please call us on 1890 700 890  
or visit [www.layahealthcare.ie](http://www.layahealthcare.ie) for more  
information on these special offers.

Travel Insurance is provided by Ace European Group. Offers in relation to contact lenses, teeth whitening and laser eye surgery are between the provider and you. While laya healthcare aims to provide excellent offers and discounts, we have no liability to the service provided.

## Paying your subscriptions?

Laya Healthcare contracts are annual and subscriptions are payable either annually, quarterly\* or monthly\* by direct debit from a bank or annually by cheque, MasterCard, Visa or Laser card.

Please complete the direct debit, laser or credit card authorisation on the application form or you can call us on **1890 700 890** and give your details over the phone. You can also join online at [www.layahealthcare.ie](http://www.layahealthcare.ie)

\*A credit charge applies if paying by instalments.



We offer the  
lowest cost scheme  
on the market, call  
**1890 700 890** for a quote

Laya Healthcare

Always giving you more...

We are the  
only Irish health  
insurer to offer  
an infertility  
benefit.

## More reasons why its great to be a Laya Healthcare member

We are always listening to our members and constantly improving our benefits in response to their needs. Below are some further reasons why it is great to be a laya healthcare member.

### Scans

Did you know we fully cover the cost of the following scans at **laya healthcare** approved centres which we pay directly:

MRI scans;      DEXA scans;      Mammograms;      PET scans; and      CT scans.

As approved centres can change from time to time, please contact us prior to having treatment. A list of these approved centres is also available on [www.layahealthcare.ie](http://www.layahealthcare.ie)

### GP Line - 1890 907 648

FamilyCare and Health Smart Family members have access to our free and confidential GP telephone consultation service. This service provides advice and, where appropriate, diagnosis about your health concern.

### Infertility Benefit

We are the only Irish healthcare provider to offer members cover for infertility treatment. To help you start your family we'll give €1,000 towards specific infertility treatments (IUI, ICSI and IVF) for female FamilyCare members per lifetime when carried out in approved centres. Please see page 15 for infertility benefit waiting periods. For full details on this benefit contact us on **1890 700 890** before your treatment to confirm your cover.

### EU Treatment Guarantee

If you are waiting for more than three months for a surgical procedure covered under your scheme, **laya healthcare** will arrange the procedure for you. This could be in Ireland or in another EU country. Please ask us for details.





## Confidential Nurseline

**Laya healthcare** members can avail of a 24 hour confidential Nurseline on all schemes, offering advice and assurance to members, day or night. Members can use this service by calling the Nurseline on **1850 923 500**.

## Student discount

Family members over 17 but under 21 years and in full time education or on an apprenticeship will be charged the student rate as part of a family policy. To ensure that this discount is being applied to your policy please call us on **1890 700 890**.

## Consultant Connections

Through our Consultant Connections service **laya healthcare** members with serious illness have access to expert medical opinions from leading specialists around the world. **Laya healthcare** is the only Irish health insurer to offer a service of this nature.

## Medical tourism

If you are covered for a medically necessary surgical procedure in Ireland, but for whatever reason want to have it carried out somewhere else in the EU then our Medical Tourism benefit will help you do this. For more information please call us on **1890 700 890**.

## Our new 'HeartBeat' screen

You never know what life has in store for you. It can change in a heartbeat. Statistics show that 2 people are lost to Sudden Adult Death Syndrome (SADS) every week. With this in mind when you join **laya healthcare** or from your renewal\*, you can avail of our free 'HeartBeat' screening benefit. 'HeartBeat' screens for the detection of underlying conditions that may lead to or cause Sudden Adult Death Syndrome. Having a cardiac screen can help identify many cardiac abnormalities and in turn may save your life.

To learn more go to [www.layahealthcare.ie/heartbeat.html](http://www.layahealthcare.ie/heartbeat.html)

\*Renewals effective after May 14th 2012.



## When you are going into hospital

### Please remember to:

- Always contact us on **1890 700 890** before you go into hospital to confirm your level of cover
- Always bring your membership card with you when you are being admitted into hospital.
- This will ensure that everything is taken care of as quickly as possible for you, allowing you peace of mind and time to focus on getting better.

### Some handy definitions

- Day-case means when you receive treatment using a bed and do not stay overnight; or if you receive treatment in an out-patient surgery facility.
- Semi-private means when you receive treatment and stay overnight in a ward with 2-5 beds.
- Private means when you receive treatment and stay overnight in a private room.

## When you want to make a claim

### Making a claim is easy, simply:

- Call us on **1890 700 890** and we will send you out a claim form. Our Customer Care team will also be happy to answer any questions you may have about how to claim;
- visit **[www.layahealthcare.ie](http://www.layahealthcare.ie)** for a full list of out-patient benefits on your scheme, for information about making a claim and to download a claim form.

### In hospital

For in-patient or day-case treatment:

- Simply fill in the relevant section of the claim form which the hospital will provide and carefully read and sign it before you are discharged;
- the hospital will send the completed claim form to us and we will deal directly with them to process your claim; and
- we will then contact you to let you know we have assessed your claim.

### Claiming back your everyday medical expenses

- Keep all your original medical receipts during the year;
- at your renewal, complete and sign an out-patient claim form; and
- then send the completed claim form to us with original receipts attached.

## What is an excess?

In order to keep your subscriptions down to a minimum, some of our schemes include an excess, which vary depending on the scheme you have chosen, the treatment you are claiming for and the hospital or centre that you receive the treatment in.

We know excesses can be a bit confusing so to try and make this a little easier for you, please see some explanations overleaf. If you still have questions about this, please feel free to contact our Customer Care team who will be happy to go through any further questions that you may have.

### In-patient excesses

You may have to pay an excess (the first €50, €125 or €200) towards your claim depending on the private hospital that you are being treated in. Please call us on **1890 700 890** for further details on this and how they may apply to you. Please note, an excess does not apply for in-patient treatment in public hospitals.

### Out-patient excesses

There is no out-patient excess on EssentialCare, PersonalCare, FamilyCare, Health Smart Family and CompleteCare so you'll start to benefit from the word go! Please note: We will deduct €1 per year from claims made under this benefit

*More  
questions  
on excesses?  
See page 7.*



## Infertility Waiting Periods

(This benefit is only available to FamilyCare members.)

### The following waiting periods apply for infertility treatment

- The first 52 weeks of membership for those who join **laya healthcare's** FamilyCare scheme.
- The first 52 weeks of membership for existing **laya healthcare** members that transfer or change between schemes to avail of this benefit.
- The first 52 weeks for existing **laya healthcare** members on the schemes that have this benefit. The waiting period shall be reduced by a person's continuous period of cover (if any) on that scheme.

To confirm your cover please call us before you go into hospital.



## Questions about waiting periods?

**A waiting period is the length of time that you need to have health insurance before availing of cover.**

There are a number of situations where different waiting periods may apply to your cover. Please see the following explanations on waiting periods and how they may effect you.

If you have switched to **laya healthcare** from another health insurer and have served all your waiting periods with them, then there is no break in cover when you transfer to us. If you still have some waiting periods remaining when you switch to **laya healthcare**, you will only have to serve whatever is remaining, as we fully recognise the length of time you've spent with your previous insurer.

### Waiting periods that will apply:

The following waiting periods will apply if you are aged:	Under 55 years	55–59 years	60–64 years	Over 65 years
how long before you can make a claim for accident or injury?	Immediately for all age groups			
how long before you can make a claim for any new disease, illness or injury which began or the symptoms of which began after membership started?	26 weeks	52 weeks	52 weeks	104 weeks
how long before you can claim for any disease, illness or injury which began or the symptoms of which began before membership started?	5 years	7 years	10 years	10 years
how long before you can claim benefit for maternity cover?	1 year	Not Applicable		
In addition, if you're upgrading your level of cover/benefits the following waiting periods will apply regardless of how long you have been insured:				
you have health insurance and want to get a higher level of cover/benefits, how long before you can avail of the better cover/benefits for any disease, illness or injury which began or the symptoms of which began before you upgraded?	2 years for all age groups			
you are already pregnant and you wish to improve your cover/benefits, how long before you can avail of the better cover/benefits?	1 year		Not Applicable	

*"It has been more than 13 weeks since I last had private health insurance with an Irish health insurer."*

*"I am switching from another Irish private health insurer to a comparable level of cover."*

*"I am taking out health insurance for the first time."*





Laya Healthcare Hospitals

Hospitals covered on your scheme...



## What hospitals are covered under the CareManager schemes?

The table on page 20 shows the hospitals where we provide cover under our EssentialCare, PersonalCare, FamilyCare, Health Smart Family and CompleteCare schemes:

- EssentialCare members have cover for a semi-private room in public hospitals.
- PersonalCare, FamilyCare and CompleteCare members have full cover for a private room in public hospitals.
- PersonalCare and FamilyCare members have cover for a semi-private room in a private hospital.
- CompleteCare has cover for a private room in a private hospital.
- Health Smart Family members have full cover for a private room in public hospitals, semi-private room in private hospitals including the Beacon Hospital.

As our hospital list may change from time to time, please check with us prior to going into hospital to confirm your cover.

### Note

Cahercalla, St Francis, St Joseph's Garden Hill, Park West Clinic and the Cork Clinic - **laya healthcare** cover only certain surgical procedures and treatments at these hospitals, please ask for details.

### Private Hospital Excess

Please note that if you use a private hospital (hospitals highlighted in bold), you will have to pay a €50, €125 or €200 excess per claim, depending on the hospital you visit. Health Smart Family scheme members will have to pay a €125 excess per claim in a private and Hi-tech hospital. Excesses are listed on the hospital list below. Please note, a private hospital excess does not apply to EssentialCare members as you have day-case access to public hospitals only.

### Blackrock Clinic, Beacon hospital and Mater Private

- Full cover for day-case procedures in the Mater Private, the Beacon hospital† and Blackrock Clinic less €200 per claim on FamilyCare and CompleteCare and less €125 per claim on Health Smart Family.
- Full cover for major cardiac procedures in these Hi-tech hospitals on FamilyCare, Health Smart Family and CompleteCare. PersonalCare members are covered for cardiac procedures in the Mater Private and Beacon hospital only. EssentialCare members are covered in the Mater Private Hospital only.

More details on  
hospital cover -  
see page 2.

## Hospital List, with private hospital excess

(Private hospitals are in **bold** and are not covered under our EssentialCare scheme).

Hospital/County	Private Hospital Excess	Health Smart Family Private Hospital Excess
<b>CAVAN</b>		
Cavan General hospital		
<b>CLARE</b>		
Cahercalla hospital (this hospital has day-case facilities only)	€50	€125
Mid Western Regional hospital, Ennis		
Bushypark Treatment Centre		
<b>CORK</b>		
Bantry General hospital		
<b>Bon Secours hospital</b>	€125	€125
Cork Clinic		
Cork University hospital		
Cork University Maternity Hospital		
Cuan Mhuire, Farnanes		
Mallow General hospital		
Marymount Hospice		
Mercy University hospital		
<b>Shanakiel hospital</b>	€50	€125
South Infirmary/Victoria hospital		
St. Mary's Orthopaedic hospital		
Tabor Lodge		
<b>DONEGAL</b>		
Letterkenny General hospital		
White Oaks Treatment Centre		
<b>DUBLIN</b>		
Adelaide & Meath hospital incorporating The National Children's hospital, Tallaght		
<b>Beacon hospital</b> <sup>†</sup>	€200	€125
Beaumont hospital		
<b>Bon Secours hospital, Glasnevin</b>	€125	€125
Cappagh National Orthopaedic hospital		
Children's University hospital, Temple street		
Coombe Women's hospital		

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Note: All hospitals in bold are not covered under the EssentialCare schemes.

Hospital/County	Private Hospital Excess	Health Smart Family Private Hospital Excess
Hampstead hospital, Dublin 9		
Highfield hospital, Dublin 9		
<b>Hermitage Clinic, Lucan</b>	€125	€125
Incorporated Orthopaedic hospital, Clontarf		
James Connolly, Blanchardstown		
Mater Misericordia hospital		
<b>Mount Carmel hospital</b>	€125	€125
National Maternity hospital, Holles Street		
<b>National MS Centre, Rathgar (this hospital has private rooms only)</b>	€50	€125
Our Lady's Hospice Harold's Cross		
Our Lady's hospital for sick children, Crumlin		
<b>Park West Clinic, Dublin 12</b>	€50	€125
Peamount hospital		
Rotunda hospital		
Royal Victoria Eye & Ear hospital		
Rutland Centre		
<b>Sports Surgery Clinic, Santry</b>	€125	€125
St. Columcille's, Loughlinstown		
St Edmundsbury, Lucan		
Stanhope Centre, Grangegorman (Out-patient only)		
St. James' hospital		
St John of God's, Stillorgan		
St Joseph's hospital Raheny		
St. Joseph's Rehabilitation Centre, Harolds Cross		
St Luke's hospital, Rathgar		
St Michael's, Dun Laoghaire		
St Patrick's Hospital		
St Vincent's hospital Fairview		
<b>St Vincent's Private hospital</b>	€125	€125
St Vincent's University hospital		
<b>GALWAY</b>		
<b>Bon Secours hospital</b>	€125	€125
Cuan Mhuire, Coolarne		
<b>Galway Clinic</b>	€125	€125
Merlin Park Regional hospital		

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Note: All hospitals in bold are not covered under the EssentialCare schemes.

Hospital/County	Private Hospital Excess	Health Smart Family Private Hospital Excess
Portiuncula hospital, Ballinasloe		
University College hospital		
<b>KERRY</b>		
Bon Secours hospital, Tralee	€125	€125
Kerry General hospital		
Talbot Grove, Castleisland		
<b>KILDARE</b>		
Clane General hospital	€50	€125
Cuan Mhuire, Athy		
General hospital, Naas		
<b>KILKENNY</b>		
Aislinn Treatment Centre		
Kilcreene hospital		
Aut Even hospital	€50	€125
St Luke's General hospital		
<b>LAOIS</b>		
Midland Regional hospital, Portlaoise		
<b>LEITRIM</b>		
Our Lady's hospital Manorhamilton		
<b>LIMERICK</b>		
Barrington's hospital	€50	€125
Cuan Mhuire, Bruree		
Mid Western Orthopaedic hospital, Croom		
Mid Western Regional hospital, Dooradoyle		
Mid Western Regional Maternity hospital		
Mid-Western Radiation Oncology Centre (this hospital is for out-patient treatment only)		
Millford Hospice, Castletroy		
St. John's hospital		
<b>LOUTH</b>		
Louth County hospital, Dundalk		
Our Lady of Lourdes hospital, Drogheda		
<b>MAYO</b>		
Hope House, Foxford		
Mayo General hospital, Castlebar		

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Note: All hospitals in bold are not covered under the EssentialCare schemes.



Hospital/County	Private Hospital Excess	Health Smart Family Private Hospital Excess
<b>MEATH</b>		
Navan General hospital		
<b>MONAGHAN</b>		
Monaghan General hospital		
<b>OFFALY</b>		
Midland Regional hospital (Tullamore)		
<b>ROSCOMMON</b>		
Roscommon County hospital		
<b>SLIGO</b>		
Sligo General hospital		
St. Joseph's Garden Hill	€50	€125
<b>TIPPERARY</b>		
Aiseiri Centre, Cahir		
Nenagh General hospital		
South Tipperary General hospital, Clonmel		
<b>WATERFORD</b>		
Waterford Regional hospital		
Whitfield Clinic†	€125	€125
<b>WEST MEATH</b>		
Midland Regional hospital (Mullingar)		
St. Francis, Mullingar	€50	€125
<b>WEXFORD</b>		
Aiseiri Centre		
Wexford General hospital		
Ely hospital		
<b>WICKLOW</b>		
Toranfield House (Limited cover only is available at this centre, please ask us for details)		
<b>NORTHERN IRELAND*</b>		
Altnagelvin, Derry		
The North West Independent hospital, Derry	€125	€125
The Ulster Independent Clinic, Belfast	€125	€125
Daisy Hill, Newry		
Royal Victoria hospital, Belfast		

\* Please call us for details if you are going in to a Northern Ireland hospital as shortfalls may apply.

† Members do not have cover for radiotherapy treatment in these facilities.

Note: All hospitals in bold are not covered under the EssentialCare schemes.



Laya Healthcare

Always there for you...

Log/record of your contact with Laya Healthcare  
(phone calls/emails/text/letters)

Date & Time	Who I spoke to in laya healthcare	By phone/ e-mail/text/ letter	What was discussed?



FIND US



WEBSITE



V-CARD

Eastgate Road,  
Eastgate Business Park,  
Little Island, Co Cork.

Tel 1890 700 890  
Cork 021 202 2000  
E-mail [info@layahealthcare.ie](mailto:info@layahealthcare.ie)  
Website [www.layahealthcare.ie](http://www.layahealthcare.ie)

At **laya healthcare**, we take particular pride in the quality and value of our schemes. Nowhere is this more important than in the benefits we have developed for our members. Our benefits include:

- Excellent maternity cover
- Complementary medicines
- Competitive prices
- Hospital cover
- Students and apprentices charged at a child rate
- Online services
- Cardiac and cancer cover

While every care has been taken to ensure the accuracy of the information in this brochure, unfortunately **laya healthcare** cannot accept responsibility for any errors which may occur.

For further information:  
Call us in Cork on  
**1890 700 890** or **021 202 2000**,  
visit our website on  
**[www.layahealthcare.ie](http://www.layahealthcare.ie)**  
or you can email  
**[info@layahealthcare.ie](mailto:info@layahealthcare.ie)** with any  
questions about your membership. In  
the interest of customer service, calls  
are recorded and monitored.

This brochure is for guidance only and should be read subject to the rules and table of benefits of the scheme.

**Laya Healthcare Limited** is regulated by the  
Central Bank of Ireland.

LAYA-CMBRO-001-04/12



looking after you always