



CompanyCare

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 'CompanyCare' 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
Website: 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

Our 'CompanyCare' schemes

Our 'CompanyCare' schemes are designed to meet the needs of company employees, as individuals or members of a family.

Depending on the scheme you have chosen you will get:

- 50% - 75% back on everyday medical expenses
- public, private and Hi-tech hospital cover
- cover for certain essential heart surgeries in three Hi-tech hospitals
- access to a 24 hour GP Line (CompanyCare Choice, CompanyCare and CompanyCare Plus)
- Employee Assistance Programme
- Medical Tourism

...and much more



**'CompanyCare'
Schemes offer
50%-75% back on
out-patient expenses**

Going into hospital

Scheme	Public hospitals	Private hospitals	Day-case and out-patient surgical in Blackrock clinic, Mater private hospital and Beacon hospital
CompanyCare Starter	Private room	Semi-private room in select private hospitals	No cover
CompanyCare Choice	Private room	Semi-private room	Full cover
CompanyCare	Private room	Semi-private room	Full cover
CompanyCare Plus	Private room	Semi-private room	Full cover
CompanyCare Premium	Private room	Private room	Full cover
CompanyCare Gold	Private room	Private room	Full cover

- *If you are treated in a private hospital, you will have an excess of €50, €125 or €200 (Hi-Tech), depending on what private hospital you choose. This excess does not apply in public hospitals. Please see our hospital list for details, you can get this list from our website www.layahealthcare.ie or by calling us on **1890 700 890**
- *Hi-tech hospitals include - the Mater Private hospital, the Beacon hospital and the Blackrock Clinic.
- Cover detailed in the table applies to **laya healthcare** participating hospitals and Consultants. To check that your hospital or Consultant is covered by us, just call us on **1890 700 890** or visit our website www.layahealthcare.ie (Please note: 99% of Consultants are covered).

Care Manager Programme

Our Care Manager Programme on CompanyCare Gold is here to help you if you need to go to hospital. Our dedicated care manager can advise on your hospital stay, what to expect and the aftercare you'll need. We can answer questions regarding your treatment so that you know as much as possible before your hospital stay.

Certain heart surgeries in Hi-tech hospitals*	Consultant costs in hospital	Convalescence for up to 14 days	In-patient psychiatric cover
Full cover in the Mater Private and the Beacon Hospital only	Full cover	€50 a day	Maximum 100 days per calendar year (subject to certain criteria)
Full cover		€60 a day	
Full cover		€60 a day	
Full cover		€60 a day	
Full cover		€70 a day	
Full cover		€120 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** to a maximum of:	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:
CompanyCare Starter	€3,200	€846.43	€250
CompanyCare Choice	€3,500		€400
CompanyCare			
CompanyCare Plus			
CompanyCare Premium			
CompanyCare Gold	€3,750		€650

- * 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)

Child Home Nursing

We will pay towards the cost of child home nursing care, following 5 consecutive days of in-patient treatment, up to a maximum of €2,800 per year. Subject to Consultant referral.

Benefits for you and your baby

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) up to:	Members can claim payment towards a mix of hospital accommodation (benefit as per above) plus home nursing after the birth - for 1 night in hospital, plus home nursing up to:	Or the cost of 2 nights in hospital plus home nursing up to:	Maximum benefit of hospital, accommodation and home nursing combined:
€250	€900	€450	€3,200
€275	€1,200	€600	€3,500
€385	€1,300	€650	
€600	€1,450	€1,450	€3,750

Travel and accommodation benefit

This is available for a parent accompanying a child after 3 nights of an in-patient stay up to €105 per night to a maximum of 14 nights. This benefit is not available on CompanyCare Starter.

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



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 selected 'CompanyCare' schemes (this benefit is not available on CompanyCare Starter).

- Full cover for emergency hospital admissions while abroad, up to a maximum of €100,000 per episode.
- Access to a 24-hour emergency helpline. Simply call +353 21 422 2204. **All expenses must be preauthorised by our approved agent.** 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 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

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.

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:

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.

Manage your
policy online -
[www.layahealth-
care.ie](http://www.layahealth-care.ie)



50%-75% 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. The main treatments we cover and the amounts you can claim are outlined in your rules booklet.

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**.

* CompanyCare Plus, CompanyCare Premium and CompanyCare Gold members can claim back 75% of GP and Consultant costs under this benefit.

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

Note 2: Please confirm with us that your medical provider or therapist is registered with the relevant association before attending consultations.

50% - 70% back on...

GP and Consultant visits	Physio
Adult and child counselling	Reflexology (including baby reflexology)
Speech and language therapy	Home nursing following in-patient treatment
Executive health check	Cancer screening

...and much more

CompanyCare Premium and CompanyCare Gold members: If your treatment costs covered under this benefit exceed €630 during the membership year, we will pay 75% of any further costs up to specified maximum.

Child healthcare benefit: 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. This benefit is not available on CompanyCare Choice.

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 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

*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...

24 hour GP
line available for
CompanyCare
Choice, Company-
Care and Company-
Care Plus.

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

Employee Assistance Programme (EAP)

This service provides independant legal, financial and consumer advice. Members can avail of a counsellor service 24 hours a day, 365 days a year (work and personal issues) as well as 5 face-to-face counselling sessions on your chosen scheme. Please call **1890 700 890** for further details and to confirm that you are covered for this service on your chosen scheme.

GP Line - 1890 907 647

CompanyCare Choice, CompanyCare and CompanyCare Plus 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 health insurance 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 members per lifetime when carried out in approved centres. Please see page 13 for infertility benefit waiting periods. This benefit is not available on CompanyCare Starter and CompanyCare Choice. For full details on this benefit contact us on **1890 700 890** before your treatment to confirm your cover.



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**.

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**.

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.

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**.

Information on our EU Treatment Guarantee benefit is available on our website www.layahealthcare.ie or by calling **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

*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** 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 below. 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.

Please see hospital lists on pages 21-25 for more information on in-patient excesses.

Out-patient excesses

There is no out-patient excess on our 'CompanyCare' schemes so you'll start to benefit from the word go! Please note: we will deduct €1 per year from claims made under this benefit.

Infertility Waiting Periods

(This benefit is not available on CompanyCare Starter and CompanyCare.)

The following waiting periods apply for infertility treatment

- The first 52 weeks of membership for those who join **laya healthcare's** CompanyCare, CompanyCare Plus, CompanyCare Premium and CompanyCare Gold schemes.
- 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 'CompanyCare' schemes?

Important note for CompanyCare Choice, CompanyCare, CompanyCare Plus and CompanyCare Premium members

Blackrock Clinic/Mater Private/Beacon hospital

- At these hospitals certain types of heart surgery are covered in full.
- All day-case treatment and out-patient surgery is covered in full less €200 per claim. (Note: CompanyCare Plus and CompanyCare Premium members are exempt from the €200 excess for all day-case treatment and out-patient surgery at these hospitals).
- For the amount of any shortfall you will have to pay for other treatment, please see the rules of the scheme.

Important note for CompanyCare Gold members

Members have full cover in all participating public, private and Hi-tech hospitals.

General note

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

Important note for CompanyCare Starter members

Hospitals in list (a) are not covered under the CompanyCare Starter scheme. If you require cover at these hospitals you should purchase one of our other 'CompanyCare' schemes. This exclusion does not apply to the Mater Private hospital and the Beacon hospital for certain types of heart surgery, which are covered in full. Please refer to page 18 for relevant waiting periods.

For further information on your scheme, please refer to your scheme rules and table of benefits. Alternatively visit www.layahealthcare.ie, email info@laya-healthcare.ie or call us on **1890 700 890**

Hospital list (a)

CompanyCare Plus members are covered in the hospitals in list (a) below but do not have to pay an excess.

Hospitals covered by CompanyCare Choice, CompanyCare and CompanyCare Premium	CompanyCare Choice	CompanyCare Excess	CompanyCare Premium Excess
CORK			
* Bon Secours hospital	€125	€125	€125
DUBLIN			
* The Beacon hospital, Dublin†	€200	€200	€200
* Blackrock Clinic (see notes above)	€200	€200	€200
* Bon Secours hospital, Glasnevin	€125	€125	€125
* Mater Private hospital (see note above)	€200	€200	€200
* Mount Carmel hospital	€125	€125	€125
* Sports Surgery Clinic	€125	€125	€125
GALWAY			
* Bon Secours hospital, Galway	€125	€125	€125
KERRY			
* Bon Secours hospital, Tralee	€125	€125	€125
NORTHERN IRELAND			
* The North West Independent hospital, Derry	€125	€125	€125
* The Ulster Independent Clinic, Belfast	€125	€125	€125

- * In the hospitals marked* CompanyCare Choice, CompanyCare and CompanyCare Premium members will have to pay an excess per claim. These excesses are listed above and apply to CompanyCare Choice, CompanyCare and CompanyCare Premium members only.
- †Members do not have cover for radiotherapy treatment in this facility.

Hospital list (b)

Hospitals covered by the CompanyCare Starter, CompanyCare Choice, CompanyCare, CompanyCare Plus, CompanyCare Premium and CompanyCare Gold

Hospital/County	Private Hospital Excess
CAVAN	
Cavan General hospital	
CLARE	
*Cahercalla hospital (this hospital has day-case facilities only)	€50
Mid Western Regional hospital, Ennis	
Bushypark Treatment Centre	
CORK	
Bantry General hospital	
Cork Clinic	
Cork University hospital	
Cork University Maternity Hospital	
Cuan Mhuire, Farnanes	
Mallow General hospital	
Marymount Hospice	
Mercy University hospital	
*Shanakiel hospital	€50
South Infirmary/Victoria hospital	
St. Mary's Orthopaedic hospital	
Tabor Lodge	
DONEGAL	
Letterkenny General hospital	
White Oaks Treatment Centre	
DUBLIN	
Adelaide & Meath hospital incorporating The National Children's hospital, Tallaght	
Beaumont hospital	
Cappagh National Orthopaedic hospital	
Children's University hospital, Temple street	
Coombe Women's hospital	
Hampstead hospital, Dublin 9	

In the hospitals marked * CompanyCare Choice, CompanyCare and CompanyCare Premium members will have to pay an excess per claim.

Hospital/County	Private Hospital Excess
*Hermitage Clinic, Lucan	€125
Highfield Hospital, Dublin 9	
Incorporated Orthopaedic hospital, Clontarf	
James Connolly, Blanchardstown	
Mater Misericordia hospital	
National Maternity hospital, Holles Street	
*National MS Centre, Rathgar (this hospital has private rooms only)	€50
Our Lady's Hospice Harold's Cross	
Our Lady's hospital for sick children, Crumlin	
*Park West Clinic, Dublin 12	€50
Peamount hospital	
Rotunda hospital	
Royal Victoria Eye & Ear hospital	
Rutland Centre	
Stanhope Centre, Grangegorman (Out-patient only)	
St. Columcille's, Loughlinstown	
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	
*St Vincent's Private hospital	€125
St Vincent's University hospital	
GALWAY	
Cuan Mhuire, Coolarne	
*Galway Clinic	€125
Merlin Park Regional hospital	
Portiuncula hospital, Ballinasloe	
University College hospital	
KERRY	
Kerry General hospital	
Talbot Grove, Castleisland	

In the hospitals marked * CompanyCare Choice, CompanyCare and CompanyCare Premium members will have to pay an excess per claim.

† Members do not have cover for radiotherapy treatment in the Whitfield Clinic.

Note: Private hospitals are marked in bold.

Hospital/County	Private Hospital Excess
KILDARE	
*Clane General hospital	€50
Cuan Mhuire, Athy	
General hospital, Naas	
KILKENNY	
Aislinn Treatment Centre	
Kilcreene hospital	
*Aut Even hospital	€50
St Luke's General hospital	
LAOIS	
Midland Regional hospital, Portlaoise	
LEITRIM	
Our Lady's hospital Manorhamilton	
LIMERICK	
*Barrington's hospital	€50
Cuan Mhuire , Bruree	
Mid Western Orthopaedic hospital, Croom	
Mid-Western Radiation Oncology Centre (Out-patient only)	
Mid Western Regional hospital, Dooradoyle	
Mid Western Regional Maternity hospital	
Millford Hospice, Castletroy	
St. John's hospital	
LOUTH	
Louth County hospital, Dundalk	
Our Lady of Lourdes hospital, Drogheda	
MAYO	
Hope House, Foxford	
Mayo General hospital, Castlebar	
MEATH	
Navan General hospital	
MONAGHAN	
Monaghan General hospital	
OFFALY	
Midland Regional hospital (Tullamore)	

In the hospitals marked * CompanyCare Choice, CompanyCare and CompanyCare Premium members will have to pay an excess per claim.

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

In the hospitals marked * CompanyCare Choice, CompanyCare and CompanyCare Premium members will have to pay an excess per claim.

† Members do not have cover for radiotherapy treatment in the Whitfield Clinic.

Note: Private hospitals are marked in bold.



Laya Healthcare

Always there for you...

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

[illegible]





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
Website 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** or you can email **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.

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looking after you always