



Essential Suite

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 'Essential' 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

About our 'Essential' schemes

On our 'Essential' schemes you will enjoy:

- varying levels of cover in a wide range of public and private hospitals throughout Ireland
- cover for maternity care, cancer care and emergency hospital treatment abroad
- cover for certain heart surgeries at 3 Hi-tech hospitals, depending on the scheme you have chosen
- access to a 24 hour Nurseline
- exclusive discounts and special offers

It's easy to
switch to laya healthcare.
Simply call us on
1890 700 890 or visit
www.layahealthcare.ie
for a great value
quote.

Going into hospital

Scheme	Public Hospitals	Private Hospitals	Blackrock Clinic, Mater Private Hospital and Beacon Hospital
Essential First	Semi-private room	No cover	No cover
Essential Starter	Semi-private room	No cover	No cover
Essential Choice	Semi-private room	No cover	No cover
Essential	Semi-private room	No cover	No cover
Essential Select	Semi-private room	Semi-private cover for 14 selected private hospitals and private cover for 10 of these hospitals	No cover
Essential Plus Starter	Private Room	Semi-private cover for 14 selected private hospitals and private cover for 10 of these hospitals	No cover
Essential Connect	Semi-private room	Semi-private room	No cover
Essential Health	Semi-Private room	Semi-private room	No cover
Essential Complete	Semi-private room	Semi-private room	Day-case
Essential Plus	Private room	Semi-private room	Day-case
Health Smart	Private room	Semi-private room - including the Beacon Hospital	Day-case
Essential Gold	Private room	Private room	Private cover

- 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
- Essential Select and Essential Plus Starter schemes have private cover for: Cahercalla Hospital, Shanakiel Hospital, Cork Clinic, Park West Clinic, Clane General Hospital, Aut Even Hospital, Barrington's Hospital, St Joseph's Garden Hill, St Francis Mullingar and National MS Care Centre Rathgar.
- Essential Select and Essential Plus Starter schemes have semi-private cover for 4 selected private hospitals: Hermitage Clinic, St Vincents Private Hospital, Whitfield Clinic and the Galway Clinic.
- Essential Complete, Essential Plus, Essential Select, Essential Plus Starter, Essential Connect and Essential Health members will have to pay an excess of €50, €125 or €200, depending on the private hospital used. This excess will be waived for Essential Plus members if you choose to pay a higher subscription.
- A €200 excess may apply to Hi-tech hospitals, depending on the scheme you have chosen.
- Health Smart scheme members will have to pay an excess of €125 per claim in the private and Hi-tech hospitals.

Certain heart surgeries in Hi-tech hospitals*	Day-case procedures	Convalescence for up to 14 days
Full cover in the Mater Private and the Beacon Hospital only	Full cover in public hospitals	€32 a day
Full cover in the Mater Private and the Beacon Hospital only	Full cover in public hospitals	€32 a day
Full cover in the Mater Private and the Beacon Hospital only	Full cover in public hospitals	€40 a day
Full cover	Full cover in public hospitals	€45 a day
Full cover in the Mater Private and the Beacon Hospital only	Full cover in public hospitals and 14 selected private hospitals	€45 a day
Full cover in the Mater Private and the Beacon Hospital only	Full cover in public hospitals and 14 selected private hospitals	€50 a day
Covered in the Mater Private Hospital only	Full cover in public hospitals and 14 selected private hospitals	€50 a day
Covered in the Mater Private Hospital only	Full cover in public and private hospitals	€55 a day
Full cover	Full cover in public, private and hi-tech hospitals	€55 a day
Full cover	Full cover in public, private and hi-tech hospitals	€55 a day
Full cover	Full cover in public, private and hi-tech hospitals	€32 a day
Full cover	Full cover in public, private and hi-tech hospitals	€75 a day

Accommodation In Hospital	'Essential' suite schemes
Consultant costs in hospital	Full cover
In-patient psychiatric cover	Max 100 days (subject to certain criteria)



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:		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 (these are subject to the out-patient excess) up to:
	Up to three nights hospital accommodation*	or a homebirth**		
Essential First/ Essential Starter	€400	(No home birth cover)	€298	No cover
Essential Choice				€400
Essential Select	€3,000		€846.43	€400
Essential	€3,100			
Essential Plus Starter/ Essential Connect	€3,500		€846.43	€400
Essential Complete	€3,800			
Essential Health/ Essential Plus/ Health Smart	€4,000		€846.43	€400
Essential Gold	€3,900			

- * 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)
- Health Smart members can also avail of payment towards a mix of hospital accommodation (as per table above) plus home nursing (max €4,000 combined)
- 1 night in hospital plus 2 nights home nursing - max of €600 towards home nursing.
- 2 nights in hospital plus 1 night home nursing - max of €300 towards home nursing.

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.



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 Essential schemes.

- Full cover for emergency hospital admissions while abroad, up to a maximum of €70,000 per episode or up to a maximum of €100,000 per episode for Essential Connect, Essential Health, Essential Complete, Essential Plus, Health Smart and Essential Gold.
- 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

**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.



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. Please note, you must reach your out-patient excess before you can claim. The table below shows the out-patient excess that applies to your scheme which you must reach before you can claim.

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.

Out-patient excess

Laya healthcare annual out-patient excess on each scheme	Yearly excess per member	Yearly excess per member with dependants
Essential First / Essential Starter / Essential Choice	€150	€300
Essential	€250	€470
Essential Select / Essential Plus Starter	€220	€440
Essential Connect / Essential Health	€150	€250
Essential Complete / Essential Plus / Health Smart	€220	€440
Essential Gold	€220	€380

Having difficulty calculating your out-patient claim? - Please see page 14...

To ensure your treatment is being conducted by a **laya healthcare** participating GP/Consultant/therapist, please call us on 1890 700 890.

If you have a lot of everyday medical expenses, please contact us about some of our other schemes which offer 50% back on the everyday medical expenses.

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...

Consultant
Connections:
unique to
Laya Healthcare,
call us on
1890 700 890
for further
information.



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; Mammograms; CT scans.

DEXA scans; PET scans; and

As approved centres can change from time to time, please contact us prior to having treatment.

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**.

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**.

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 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.



*More
questions
on excesses?
See page 7.*

Out-patient excesses

Out-patient expenses are the daily medical costs you pay yourself, for example Consultant visits and physiotherapy fees. In order to claim for these expenses you must first reach your out-patient excess, which will differ depending on your scheme. Please see 2 examples below.

Example 1. Out-patient claim for an Essential Plus member with dependants

Treatment	Number of visits	Cost per visit	Cost to member for treatments	Amount you can claim per visit	Total amount allowed
GP	10	€50	$10 \times €50 = €500$	€20	$10 \times €20 = €200$
Consultant	2	€70	$2 \times €70 = €140$	€51	$2 \times €51 = €102$
Physiotherapy	6	€35	$6 \times €35 = €210$	€20	$6 \times €20 = €120$
Acupuncture	4	€40	$4 \times €40 = €160$	€20	$4 \times €20 = €80$
Total allowed amount					€502
Excess (per member with dependants)					€440
Benefit paid to member after excess is applied					€62

Example 2. Out-patient claim for an Essential Plus member with dependants

Treatment	Number of visits	Cost per visit	Cost to member for treatments	Amount you can claim per visit	Total amount allowed
GP	8	€50	$8 \times €50 = €400$	€20	$8 \times €20 = €160$
Consultant	1	€70	$1 \times €70 = €70$	€51	$1 \times €51 = €51$
Physiotherapy	4	€35	$4 \times €35 = €140$	€20	$4 \times €20 = €80$
Acupuncture	3	€40	$3 \times €40 = €120$	€20	$3 \times €20 = €60$
Total allowed amount					€351
Excess (per member with dependants)					€440
Benefit paid to member after excess is applied					€0

There is no benefit payable in this instance as the member with dependants has not reached their excess.

Want to avoid paying an out-patient excess?
Call us now for details of our schemes
that have no out-patient excess
applied to claims.

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 Essential schemes?

- Essential First, Essential Starter, Essential Choice and Essential members have cover for a semi-private room in public hospitals.
- Essential Select members have cover for a semi-private room in public hospitals, a semi-private room in 14 selected private hospitals and a private room in 10 of these selected hospitals.
- Essential Plus Starter members have cover for a private room in public hospitals, a semi-private room in 14 selected private hospitals and a private room in 10 of these selected hospitals.
- Essential Connect and Essential Health members have cover for a semi-private room in public hospitals and a semi-private room in private hospitals.
- Essential Complete members have cover for a semi-private room in public hospitals, a semi-private room in private hospitals and day-case cover in the Hi-tech hospitals.
- Essential Plus members have cover for a private room in public hospitals, a semi-private room in private hospitals and day-case cover in the Hi-tech hospitals.
- Health Smart members have cover for a private room in public hospitals, a semi-private room in private hospitals including the Beacon Hospital and day-case cover in the Hi-tech hospitals.
- Essential Gold members have full cover for all types of accommodation in all **laya healthcare** participating hospitals shown on the hospital list.

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 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. Please note, a private hospital excess does not apply to members of the Essential Plus scheme who choose to pay a higher subscription or Essential Gold scheme members.

Blackrock Clinic, Mater Private and Beacon hospital

- Full cover for day-case procedures in the Mater Private, the Beacon Hospital* and Blackrock Clinic less €200 per claim on the Essential Plus scheme, unless we have agreed to waive the excess.
- Full cover for major cardiac procedures in these Hi-tech hospitals on the Essential Complete, Essential Plus and Health Smart schemes. Essential First, Essential Starter, Essential Choice, Essential Select and the Essential Plus Starter schemes cover the Mater Private hospital and the Beacon hospital only and our Essential Connect and Essential Health schemes cover the Mater Private hospital only.
- For the amount of any shortfall you will have to pay for hospital charges for treatment which is not shown as fully covered please see our rules, which are available on request.

Hospital List, with private hospital excess

(Private hospitals are in **bold** and are not covered under our Essential First, Essential Starter, Essential Choice or Essential schemes).

Please see the Private hospital excess column which shows the excess that applies for Essential Select, Essential Plus Starter, Essential Connect, Essential Health, Essential Complete, Essential plus (Excess) and Health Smart members.

Hospital/County	Private Hospital Excess	Health Smart Private Hospital Excess
CAVAN		
Cavan General hospital		
CLARE		
Cahercalla hospital (this hospital has day-case facilities only)	€50	€125
Mid Western Regional hospital, Ennis		
Bushypark Treatment Centre		
CORK		
Bantry General hospital		
Bon Secours hospital	€125	€125
Cork Clinic		
Cork University hospital		
Cork University Maternity Hospital		
Cuan Mhuire, Farnanes		
Mallow General hospital		
Marymount Hospice		
Mercy University hospital		
Shanakiel hospital	€50	€125
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		
Beacon hospital*	€200	€125
Beaumont hospital		
Bon Secours hospital, Glasnevin	€125	€125

* 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.

Hospital/County	Private Hospital Excess	Health Smart Private Hospital Excess
Cappagh National Orthopaedic hospital		
Children's University hospital, Temple street		
Coombe Women's hospital		
Hampstead hospital, Dublin 9		
Highfield hospital, Dublin 9		
Hermitage Clinic, Lucan	€125	€125
Incorporated Orthopaedic hospital, Clontarf		
James Connolly, Blanchardstown		
Mater Misericordia hospital		
Mount Carmel hospital	€125	€125
National Maternity hospital, Holles Street		
National MS Centre, Rathgar (this hospital has private rooms only)	€50	€125
Our Lady's Hospice Harold's Cross		
Our Lady's hospital for sick children, Crumlin		
Park West Clinic, Dublin 12	€50	€125
Peamount hospital		
Rotunda hospital		
Royal Victoria Eye & Ear hospital		
Rutland Centre		
Sports Surgery Clinic, Santry	€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		
St Vincent's Private hospital	€125	€125
St Vincent's University hospital		
GALWAY		
Bon Secours hospital	€125	€125

* 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.

Hospital/County	Private Hospital Excess	Health Smart Private Hospital Excess
Cuan Mhuire, Coolarne		
Galway Clinic	€125	€125
Merlin Park Regional hospital		
Portiuncula hospital, Ballinasloe		
University College hospital		
KERRY		
Bon Secours hospital, Tralee	€125	€125
Kerry General hospital		
Talbot Grove, Castleisland		
KILDARE		
Clane General hospital	€50	€125
Cuan Mhuire, Athy		
General hospital, Naas		
KILKENNY		
Aislinn Treatment Centre		
Kilcreene hospital		
Aut Even hospital	€50	€125
St Luke's General hospital		
LAOIS		
Midland Regional hospital, Portlaoise		
LEITRIM		
Our Lady's hospital Manorhamilton		
LIMERICK		
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		
LOUTH		
Louth County hospital, Dundalk		
Our Lady of Lourdes hospital, Drogheda		
MAYO		
Hope House, Foxford		

* 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.

Hospital/County	Private Hospital Excess	Health Smart Private Hospital Excess
Mayo General hospital, Castlebar		
MEATH		
Navan General hospital		
MONAGHAN		
Monaghan General hospital		
OFFALY		
Midland Regional hospital (Tullamore)		
ROSCOMMON		
Roscommon County hospital		
SLIGO		
Sligo General hospital		
St. Joseph's Garden Hill	€50	€125
TIPPERARY		
Aiseiri Centre, Cahir		
Nenagh General hospital		
South Tipperary General hospital, Clonmel		
WATERFORD		
Waterford Regional hospital		
Whitfield Clinic [†]	€125	€125
WEST MEATH		
Midland Regional hospital (Mullingar)		
St. Francis, Mullingar	€50	€125
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		
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.



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
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.

LAYA-ESBRO-001-04/12



looking after you always