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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-HPBRO-001-04/12

looking after you always




# Our HealthProtect

scheme



looking after you always



At laya healthcare we recognise all the time you have invested in your health insurance policy and we don't believe that you should lose this benefit should you need to cancel your health insurance policy.

We value your membership. Talk to us about your options.  
Call us on  
1890 700 890

## How much does it cost to protect my waiting periods?

Adult €75.63 – Children & Students €35.80  
3rd and subsequent child is free

## That is why we introduced our unique HealthProtect scheme.

Our HealthProtect scheme is the only scheme on the market specifically designed to give you the option to protect your waiting periods until you are in a position to return to your mainstream Laya Healthcare private health insurance scheme.

In addition to this, if you have to stay overnight in a public hospital, you are usually charged €75 per night up to a maximum of €750 in any 12 month period. With HealthProtect you are covered for this hospital charge.

And when you decide to return to your private healthcare scheme talk to us and we'll be happy to advise you on your options. We offer the lowest cost schemes on the market and there will always be a scheme to suit your needs.

Call us today on  
1890 700 890  
or visit us at  
[www.layahealthcare.ie](http://www.layahealthcare.ie)

### Please note:

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. A credit charge may apply if paying by instalments.

Under tax legislation you are entitled to income tax relief in respect of your subscription.

If you start suffering from a condition while on the HealthProtect scheme, please be advised that a waiting period may apply if you decide to increase your level of cover.

For further information on the HealthProtect scheme please refer to the scheme rules or call 1890 700 890.

Terms and conditions apply.

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