

Always A Beat Ahead

Frequently Asked Questions for



Laya Healthcare
September 2023



1. Who are laya healthcare?

Laya healthcare is one of the largest health insurance companies in Ireland who already look after the health and wellbeing needs of over 680,000 members across the country. They are the largest health and wellbeing provider in Ireland with an expert team of over 750 running over 1,800 health and wellbeing programmes in over 2,000 companies annually. They are also proudly part of AIG, one of the strongest insurance organisations in the world. So, rest assured you are in safe hands. You can find out more about laya healthcare on their website at www.layahealthcare.ie

2. How am I covered?

University College Dublin have secured a 10% discount on any chosen scheme for all employees. All subscriptions can be paid through internal salary deduction (ISD).

3. How do I join?

You can join the University College Dublin group scheme by calling the laya healthcare customer care team on 021 202 2000 and quoting your Group ID 23778.

After your policy has been confirmed you will receive an email. Upon receiving this email notification, you can register for your secure Member Area to view your policy benefit and details through the following link; <https://www.layahealthcare.ie/memberlogin/#/register>

4. Can I add my family to my policy?

Yes, you can add your dependants to your policy. Please be advised that University College Dublin have secured a 10% discount on any laya healthcare scheme. Please contact the laya healthcare Customer Care Team on 021 202 2000, if you wish to add family members to your policy. All subscriptions can be paid through internal salary deduction (ISD).

5. Can I upgrade my level of cover?

Yes, you can upgrade your level of cover. Please be advised that University College Dublin have secured a 10% discount on any laya healthcare scheme. Please contact the laya healthcare Customer Care Team on 021 202 2000, if you wish to add family members to your policy. All subscriptions can be paid through internal salary deduction (ISD).

6. When is my laya healthcare renewal date?

The renewal date for all University College Dublin employees is the 01st of July each year unless otherwise advised. Please note you can join the University College Dublin group scheme at any time. Once joined you can download a digital membership card from the laya healthcare Member App available to download on devices that are Android 8+ and iOS 12+.

7. What is Lifetime Community Rating?

LCR has been signed into law by the Minister for Health to support sustainability and competitiveness in the health insurance market. LCR came into effect from the 1st May 2015 and sees new customers to the health insurance market over the age of 34 pay an extra 2% loading per year in addition to their health insurance premium.

Any LCR loadings that apply to new joiners after May 2015 will be paid by the employee. For example, if you are 34 years of age or younger, you will not pay any loading. If you are over 34 you may be subject to a loading depending on your circumstances and any credited periods you have built up.

Laya healthcare can provide you with all the information you need in regard to Lifetime Community Rating (LCR) simply visit: <https://www.healthinsurancewise.ie/faqs-lifetime-community-rating/> . Independent information can be sought from the Health Insurance Authority www.HIA.ie

Please be advised that LCR is not company funded by University College Dublin. All subscriptions including LCR costs can be paid through internal salary deduction (ISD).

8. What is Tax Relief?

Tax relief for medical insurance premiums paid to authorised insurers is allowed at the standard rate of 20%. Employees, where medical insurance premiums are paid on their (or dependants) behalf by their employer will also be entitled to tax relief. This tax relief is provided as a tax credit. The tax relief available is restricted to the first €1,000 per adult insured and the first €500 per child insured (i.e. a maximum tax relief available is €200 per adult and €100 per child). You will need to contact the Revenue to claim the tax relief on the employer paid premium. For other information or queries regarding tax please visit www.revenue.ie.

9. What is Quickcare and what cover do I have under my scheme?

Quickcare our new urgent care benefit is available to all laya healthcare PMI members aged 12 months and over giving them rapid access to a new network of minor injury and illness centres that offer the latest in diagnostic

services. Under your chosen scheme you will be covered up to an amount per visit in all approved Quickcare clinics. We have approved centres in the following locations:

- Affidea Express Care Cork
- Affidea Express Care Tallaght
- Affidea Express Care Northwood Santry

The approved centres will bill laya healthcare directly for the monetary value per visit depending on your scheme.

10. What are Laya Health & Wellbeing Clinics and what cover do I have under my scheme?

We are delighted advise that we have three Laya Health & Wellbeing Clinics available in Dublin, Galway and Limerick and further clinics in the planning.

The clinics are open from 10am – 10pm, 365 days a year and will offer walk-in urgent care for the treatment of minor illnesses and injuries for patients as young as 12 months+, alongside a breadth of wellbeing services that are focused on health promotion, health protection and disease prevention. Health and Wellbeing services will be introduced on a phased-in basis. Under your chosen scheme you will be covered up to an amount per visit in all approved Laya Health and Wellbeing clinics.

The Laya Health and Wellbeing Clinics will offer the following services:

- Walk-in urgent care treatment for minor injury and illnesses
- Fracture Clinics (delivered by consultants, treating minor trauma injuries including fractures, ligament, and tendon damage)
- Cardiac Screenings (HeartBeat)
- One-to-one personalised health and fitness consultations (Healthcoach)

The clinics bill laya healthcare directly for the monetary value per visit depending on your scheme.

11. What is the 24/7 Mental Wellbeing Support Programme?

The 24/7 Mental Wellbeing Support Programme includes access to a free telephone helpline, 1800 911 909, which is answered by highly qualified and experienced counsellors who will listen in confidence and make sure your employees and their families get the help you're looking for. The programme is accessible 24/7 365 days a year using the free phone number or through live chat or through our website. Our counsellors are experienced in both

personal and work-related issues and can support your employees and their families through a wide variety of problems.

12. What is Healthcare Concierge?

Laya Healthcare Concierge is here to answer any health-related questions you may have. A dedicated team of Concierge nurses will help navigate the health system, provide personal advice tailored to your diagnosis and treatment and provide support for faster access in specialist areas. Your dedicated Laya Healthcare Concierge team are available from 8am to 5pm, Monday to Friday, to contact Laya Healthcare Concierge please call 021 202 2893 or email concierge@layahealthcare.ie. For more information on Laya Healthcare Concierge go to www.layahealthcare.ie/layahealthcareconcierge/ or to view a quick video please click [here](#).

13. Can you avail of any additional benefits as a laya healthcare member?

As a **laya healthcare** member, you can avail of discount on several benefits such as:

- Laser Eye Surgery
- Laya Life Insurance

For more info please click [here](#).

Legal notice

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Looking after you always

Laya App

Manage your health insurance and healthcare needs in one place with your Laya App – it's quick and easy to make claims, check your cover or carry out other tasks. You can access personalised information in your Member Area through the app or by visiting www.layahealthcare.ie/memberarea/

021 202 2000

layahealthcare.ie

Send us a message – [Click Here](#)



Consumer rights: For information on your consumer rights, please contact the Health Insurance Authority at 01 406 0080 or visit hia.ie

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