

# Health Insurance Cash Plan

## Insurance Product Information Document

**Company: AXA Insurance dac**

**Product: Money Smart 20 Family**

AXA Insurance dac, trading as laya healthcare, is regulated by the Central Bank of Ireland.

This document and the cover detailed within it, is a summary and for your guidance only. You must read this document in conjunction with all other policy documents, including your Benefit Table and your Scheme Rules.

### What is this type of insurance?

This is a health insurance Cash Plan contract which provides monetary amounts for a range of medical events. Health Insurance Cash Plans do not provide in-patient cover for costs incurred in hospital as a private patient.



#### What is insured?

##### Cash Plan

- ✓ GP and A&E: Up to €20 for up to 10 visits combined per year
- ✓ Hospital day-case / In-patient Cash Back: Up to €20 per day for Hospital day-case or in-patient stay up to a max of 40 days per year
- ✓ Prescriptions: Up to €10 for up to 4 prescriptions per year
- ✓ Routine Dental & Optical Cover: Up to €20 for up to 10 visits combined per year
- ✓ Day to Day Therapies (Physiotherapy, reflexology, acupuncture, osteopathy, physical therapist, chiropractor): Up to €20 for up to 10 visits combined per year
- ✓ Scan Cover: Up to €20 for up to 10 scans per year
- ✓ Consultant fee: Up to €20 per visit - 10 visits per year
- ✓ Maternity / Adoption Cash Back: Up to €200 per birth / adoption per year



#### What is insured?

- ✓ 24 Hour GP Line 021 202 2860: Full cover
- ✓ 24 Hour Nurse Line 021 202 2861: Full cover
- ✓ Heartbeat screening: Full cover for 1 screen every 2 years for members over the age of 12



#### What is not insured?

- ✗ Benefits which are not included under 'What is insured' on this document are not eligible for benefit under your chosen scheme.
- ✗ A 12 week initial waiting period will apply to the cover listed, i.e. once your waiting periods have passed you can claim the benefits included on your scheme.



#### Are there any restrictions on cover?

- ! (a) Claims can be made on a quarterly basis, once all outstanding premiums have been paid. Claims will only be paid once the accumulated receipts total €150 or more in every quarter submitted.
- ! (b) When possible, you should tell us about any treatment you are going to have so we can tell you if you can claim for benefits.
- ! (c) We will not pay benefits while you are breaking any of the terms of your membership.
- ! (d) In order to process a claim, we require a fully completed claim form.
- ! (e) When you are submitting receipts please make sure that you have included all of the details below:
  - The members name
  - The type of service and items provided
  - The name, address and qualifications of practitioner
  - The date the service was provided
  - The original and not a photocopy of your receipt clearly indicating that payment has been made for the service
  - For prescriptions a copy of the form marked 'Prescription claim form' issued by the pharmacist.



#### Where am I covered?

- ✓ Your MoneySmart scheme is a Cash Back scheme, as it is not an in-patient health insurance scheme it does not include cover for hospital admissions.



#### What are my obligations?

- You are required to provide laya healthcare with any information or material facts necessary to facilitate your policy.
- You are required to act honestly and within the terms of your contract.
- You are required to make agreed subscription payments within the required timeframe.
- You are obliged to respond fully and truthfully to any questions that have been posed by Laya healthcare.



## When and how do I pay?

You must pay your subscriptions in a way which is reasonably acceptable to us. You can pay either by credit or debit card or annually, quarterly or monthly by direct debit. A creditor charge will apply if paying by instalments.



## When does the cover start and end?

Your contract with laya healthcare is for a period of one year unless we agree to a different period when commencing your policy. Your cover starts from your membership start date or renewal date and ends at midnight on the day before the next renewal date. Your membership of the scheme will automatically renew on your renewal date, each year.



## How do I cancel the contract?

You can cancel your policy by writing to Laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork T45 E181 or go to the contact us page on our website within 14 days of receiving your welcome or renewal Membership Certificate. The 14 day period starts from the effective date or the renewal date of your policy shown on your Membership Certificate.

You can cancel your policy by sending us a message at [layahealthcare.ie](http://layahealthcare.ie) or by writing to Laya healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork T45 E181, within 14 days of receiving your welcome or renewal Membership Certificate. The 14 day period starts from the effective date or the renewal date of your policy shown on your Membership Certificate.