

looking after you always



Choose prevention

Your guide to health screenings
and scans



A Beat Ahead

part of 

Prevention is better than cure

We all know we shouldn't wait until we're sick to look after our health. That's why laya healthcare offers you benefits for multiple health screening, tests and checks, so you can stay a beat ahead.



4 in 5 people surveyed in Ireland say health screening is important*



1 in 2 of those polled put off vital health screening because of fear, cost concerns and a perceived lack of access*

The saying 'an ounce of prevention is worth more than a pound of cure' can be rephrased as '**a health screen in time saves lives**', advises consultant cardiologist Professor Carl Vaughan.

"A lot of people are driven by symptoms. They only think of going to the doctor when they have a problem. But people shouldn't be afraid of detecting something early because that's how you can treat it better. Having regular health screenings is like an investment in your future", Vaughan adds.

Leading Ireland in medical expertise

Not only does laya healthcare give you access to best-in-class hospitals and consultants across Ireland, but we also help you before you're ill.

No other health insurer offers cardiac screening as part of a member's cover. Our HeartBeat service has screened more than 120,000 people, and one in 10 of those have been referred on for more checks. Those represent early detection, early management and **real lives saved**.

* Independent research among 1,000 adults carried out by Spark Research in October 2021 on behalf of laya healthcare



How we help you stay a beat ahead

This guide outlines the many ways laya healthcare empowers you to stay fit and healthy, and to identify any health issues as early as possible. The earlier issues are treated, the less intervention is typically needed and the more likely it is you have a good outcome.

- Cardiac screening for adults and kids aged 12+
- Regular GP tests and checks
- Women's health screening, including mammograms
- Men's health screening
- Diagnostic tests such as MRI, CT and X-Rays
- Bone density (DEXA) scans
- Sports screening
- Executive Health Check
- Mental health support

Get answers with Laya Healthcare Concierge

Dealing with medical jargon can be challenging, so we make sure you can talk to friendly, experienced nurses when you need advice.

They're the experienced clinical experts with [Laya Healthcare Concierge](#) and can answer your questions about health screening, tests and scans, such as:



- How can I use my health cover to access health screening?
- I'm pregnant. What health screens can I get?
- How does my family history affect which health checks I get?

Every laya healthcare member over the age of 18 has unlimited access to expert advice from our friendly and experienced Healthcare Concierge team.



Be inspired to act

A cardiologist diagnosed Damien with a leaking heart valve, which could have led to irreparable heart failure. By taking the time for a short screening, he ensured his issue was identified. He quickly had cutting-edge keyhole heart surgery and is now back to full health.

“It’s always tough to receive bad news, especially about your health. I was 42 when I was diagnosed with my issue. In my mind, I was way too young for that to happen. I was at work and I had scheduled a [HeartBeat](#) check-up with laya healthcare. The doctor listened to my heart and he said, ‘There’s something there. You need to get that checked.’”

Laya healthcare member Damien Creedon



Stay heart-healthy

Did you know two young people under 35 die of sudden arrhythmic death syndrome (SADS) every week in Ireland?¹ And that 80% of premature heart disease and stroke is preventable*?

Regular health checks and screenings are more important than ever. Laya healthcare's HeartBeat Cardiac Screening service is designed to reduce the risk of heart disease and SADS.

HeartBeat: What's involved

- An electrocardiogram
- A physical examination
- Blood pressure check
- Body mass index (BMI) check
- Consultant cardiologist review and report

Take control of your heart health

Every Laya healthcare member over the age of 12 is entitled to a HeartBeat screening once every two years. [Learn more on our website.](#)

Make a HeartBeat cardiac screening appointment in your Member Area or in your Laya App.



Cardiac care with Laya healthcare

Learn more about our supports for cardiac care, including screening, treatment and recovery, on our [website](#) and in your [Member Area](#).

*Source: Irish Heart Foundation

1. <https://advancedmedicalsolutions.ie/services/cardiac-sports-screening/>

Check your child's heart health

Did you know children as young as 12 can be screened for sudden arrhythmic death syndrome (SADS)? Our health screening research shows that only 1 in 5 people know this, even though dozens of young people die from SADS in Ireland every year.*

Make sure your children get screened

Every laya healthcare member over the age of 12 is entitled to a HeartBeat screening once every two years.

Stay a beat ahead: Your cardiac screening cover

As with adults, the cost of a HeartBeat screening is fully covered, with laya healthcare, for children over the age of 12 as part of their cover.

* Independent research among 620 parents carried out by Spark Research in October 2021 on behalf of laya healthcare

layahealthcare.ie/yourbenefits



Stay in shape with regular checks

There are all sorts of simple checks you can do that have a high success for early detection of cancer, cardiac issues and other conditions.

Make sure you visit your GP at least once a year and have the following checked: • Bloods • Blood pressure • BMI • Cholesterol



Stay a beat ahead: With home testing kits

Home testing allows you to order a wide selection of home health tests through your Laya App. The test kits are delivered within three working days and you can carry out the test in the comfort of your home. As a laya healthcare member you may be entitled to claim some or all of the cost of your home test kits (subject to your outpatient excess). The tests include:

- Cholesterol test
- Thyroid test
- Kidney function test
- STI (Sexually Transmitted Infections) test kit
- AMH test (see p8)
- PSA test (see p10)



Check your GP cover and make a claim

You can check your GP cover in your Member Area under Everyday Expenses. If you are covered for some of the cost when you go to the GP, it's easy to claim it back straight away by submitting a photo of your receipt through your Laya App or [Member Area](#). We'll refund you the amount due within days.



Stay a beat ahead: Your GP cover

It's important to have a GP with whom you can discuss your health worries and concerns, and discuss what screenings you could take or are covered for by laya healthcare. Maintaining a good relationship with your GP can really help you stay on top of your health.

Women's health screening

Whether you want to start a family, have concerns about cancer or are worried about menopause, it makes sense to have as much information as possible. That means you can protect your health and plan your future.

Women's cancer screening

What is it and when should you do it?

- Cervical cancer screening (a smear test) with your GP. Women aged 25-29 should get this check done every three years. Women aged 30-65 should get this check done every 5 years.
- Breast examination - you should ask your GP to do regularly. You should also self-examine at least once a month. Here's a self-check guide from the [Marie Keating Foundation](#).

Mammograms

What are they and when might you need one?

A mammogram is a low-dose x-ray of the breast. It's used to check for potentially cancerous tissue. While it can be uncomfortable, it only takes a few minutes to do.

How can you arrange a mammogram?

Your GP or consultant will refer you for a mammogram if needed. If you are over 50, you are included in the national breast screening programme for a mammogram every two years.

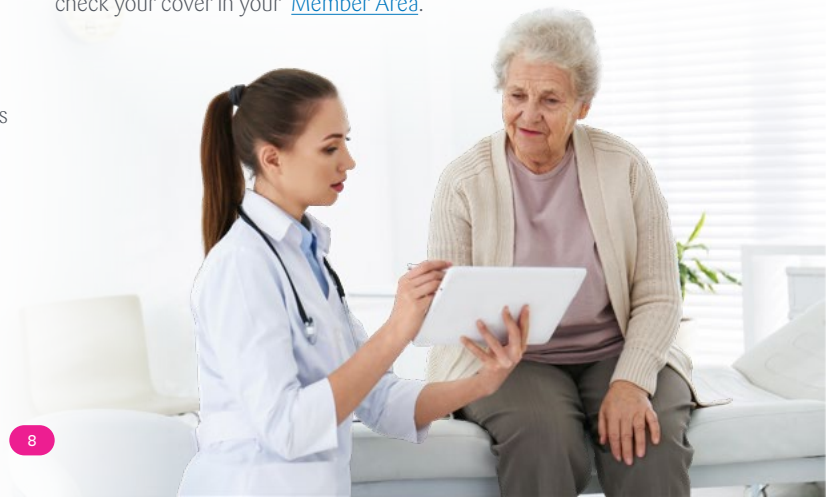
AMH test

What's an AMH test for and when might you need it?

It is a blood test that measures the Anti-Mullerian hormone, a specific hormone produced by the ovaries. It gives an indication of a woman's fertility status.

What's involved?

You can go to your GP or fertility clinic who will normally refer you for this blood test or you can do a simple at-home finger prick test. You can order an at-home AMH test for €129 through your Laya App. Some of the cost may be covered by your laya healthcare scheme. You can check your cover in your [Member Area](#).



Stay a beat ahead: Your women's health cover

More fertility checks

If you've been trying to conceive without success, you may need further fertility checks. Depending on your laya healthcare scheme, you may be entitled to money back on GP visits and cover for tests in specialist clinics. [Discover more fertility supports on our website.](#)

Bone density (DEXA) scan

If you are in or approaching menopause, have an existing health issue or are undergoing certain treatments and medication, your GP may recommend you get a DEXA scan to check your bone health. See p13 for more information.

Check your cover and scan centre locations in your Member Area

- Full cover for **mammograms** and **DEXA scans** in approved direct payment centres.
- For other tests and screening, the amount refunded depends on your scheme.

Cancer care with laya healthcare

Learn more about our supports for [cancer care](#), on our website, in our guide [Let's Face Cancer Together](#) and in your [Member Area](#). Other screenings include:

- Colon cancer screening
- Hereditary conditions
- Genetic screening



Men's health screening

While it's normal to be nervous about cancer or other illnesses, the sooner you can identify any potential problem, the more likely it is that it can be solved. Men over 50 should consider getting a prostate cancer screening, as should younger men with a family history of the condition.

Prostate cancer screening

What's this for and when might you need it?

This blood test measures the levels of prostate-specific antigen (PSA) in men. An elevated PSA level can indicate disease, including cancer, but it is far from definitive. If you get a high result, your GP may recommend further checks.

What's involved?

You can go to your GP for this blood test or do a simple at-home finger prick test. You can order an at-home PSA test for €89 through your Laya App. Some of the cost may be covered by your laya healthcare scheme.

Cancer care with laya healthcare

Learn more about our supports for cancer care, on [our website](#), in our guide [Let's Face Cancer Together](#) and in your [Member Area](#). Other screenings include:

- Colon cancer screening
- Hereditary conditions
- Genetic screening

Stay a beat ahead: Your men's health cover

PSA test cover

Whether you use an at-home PSA test or go to your GP to have this test done, part of the cost may be covered by your laya healthcare scheme. Check your cover in your Member Area.

Treatment cover

If you need any further scans, consultations or treatments, your laya healthcare scheme may cover part or all of the cost. See further information in this booklet or in your Member Area.



Diagnostic Scan cover: MRI, CT & PET scans

While some types of scans and screenings are preventative, MRI, CT and PET scans are considered radiological diagnostics.

The most common application of X-rays, MRIs, CTs and PET scanning in practice is to diagnose injury or illness, but they can have a role in certain types of screening such as mammograms, for example.

Arranging MRI, CT or PET scans

Your GP or a consultant can refer you for an MRI or CT when you meet the clinical indications for it, but only consultants can refer you for PET scans. If you are not given a specific appointment, you can call a laya healthcare approved centre to arrange your scan, once you have a referral letter.

Stay a beat ahead: Your scan cover

- **Full cover in laya healthcare approved centres** – check your [Member Area](#) to find an up-to-date list of approved centres.
- **Making a claim** – as you can see in your [Member Area](#), some centres are directly covered, so you don't pay on the day. These include Laya Health and Wellbeing Clinics. At others, you pay and claim back the cost afterwards.



Diagnostic Scan cover: MRI, CT & PET scans

MRI

What are MRIs and when might you need one?

MRIs or magnetic resonance imaging scans produce detailed images of your internal organs and tissues. Doctors use them to diagnose many types of conditions, including infections, brain injuries, cysts and tumours, and there may be specific clinical indications you have to meet before being sent for this scan. Your GP or consultant will let you know.

What's involved?

MRIs usually take 30 to 45 minutes. You lie on an MRI table that slides some or all of the way into a tube in the machine. You may need an injection of a contrast dye for your MRI scan – the radiographer will advise you on the day.

An MRI is a painless, non-invasive scan, but it can be noisy, so you may be given earplugs or headphones to listen to music. The MRI team may talk to you during the scan and you can talk to them if needed.

CT scan

What are CT scans and when might you need one?

A CT or computerised tomography scan is a detailed type of x-ray. It is used to diagnose or monitor many diseases and injuries of the bones, joints and muscles. Doctors also use CT scans to plan and monitor medical, surgical or radiation treatment.

What's involved?

CT scans take 10 to 30 minutes. You lie on an x-ray table that passes through a ring-shaped scanner. It's non-invasive and painless. You may need an injection of a contrast dye for your CT scan – the radiographer will advise you on the day.

PET scan

What are PET scans and when might you need one?

A PET or positron emission tomography scan produces 3D images of the inside of your body. Doctors use these scans to help diagnose many different conditions, including heart disease and cancer.

What's involved?

Before the scan starts, you'll be injected in the arm with a substance called a radiotracer. The PET scan monitors how this reacts in your body to produce a picture. You need to rest for an hour before the scan. For the scan, you lie on a bed, which passes through a ring-shaped scanner. The scan itself takes about 30 minutes.

Scan cover: Bone density (DEXA) scan

If you are at risk for osteoporosis, you may need this scan, which assesses your bone density. This is one of the factors that helps doctors to understand your risk of fractures.

What's involved?

DEXA scans are done in radiology departments. They take about 10 to 20 minutes. This type of scan is non-invasive and painless – you lie on an x-ray table while the arm of the DEXA scanner passes over you.

How you can arrange a DEXA scan?

Usually, your GP or a consultant refers you for this type of scan. If you are not given a specific appointment, you can call a laya healthcare approved centre to arrange your scan, once you have a referral letter.

Stay a beat ahead: Your scan cover

- **Cover in laya healthcare approved centres, depending on your scheme** – check your [Member Area](#) to find an up-to-date list of approved centres.
- **Making a claim** – as you can see in your [Member Area](#), some centres are directly covered, so you don't pay on the day. These include Laya Health and Wellbeing Clinics. At others, you pay and claim back the cost afterwards.



Boost your health with Healthcoach

Prevention is better than cure and, with Healthcoach from laya healthcare, you can get personalised checks and coaching, so you can take control and thrive.

How does Healthcoach work?



One-to-one appointment

- [Book a digital or in-person consultation](#) with a qualified Healthcoach



Your personalised assessment

- Complete a series of health checks.
- Discuss your health and wellbeing goals.



Tailored plan and tracking

- Get a tailored fitness, nutrition and wellbeing programme through your Healthcoach app.
- Track your progress to your goals through the app.



Support and inspiration

- Stay connected with online mentoring, blogs and content.
- Message your Healthcoach for direct support through the app.
- Book your digital follow-up session.

(Healthcoach is available to members aged 18+)

layahealthcare.ie/yourbenefits



Stay match-fit: sports screening

Whether you play team sports or prefer solo endeavours, it's vital to keep on top of your fitness and understand if you may be vulnerable to any injuries or damage.

What's involved?

- A complete check of your physical health and fitness to participate in sports in one of our approved sports screening centres around Ireland.
- If you're injured, you can get a high tech rehabilitation assessment to give you a personalised plan to get back to top fitness.

How can you arrange this screening?

- As the centres involved can change from time to time, check with us before you arrange your scan

Stay a beat ahead: Your sports screening cover

- Up to €300 every two years depending on your scheme – check your exact cover in your [Member Area](#). This is paid directly to the screening centre, with the amount paid depending on your scheme.



Take the Executive Health Check

Some of our schemes offer you cover for a top-to-toe Executive Health Check, with the specific tests depending on your age, health history and lifestyle.

What's involved?

- Full physical exam and consultation with a physician
- Blood tests
- Chest x-ray
- Stress tests, if appropriate
- Dietitian consultation, if needed

Where can I get an Executive Health Check?

- Beacon Hospital, Dublin
- Charter Medical, Dublin
- Mater Private, Dublin
- Bon Secours, Cork
- Galway Primary Care Centre, Galway

How can you arrange this screening?

- Check your cover in your [Member Area](#), then contact one of the above centres to arrange your Executive Health Check

Stay a beat ahead: Check your cover

- See if you are covered in your [Member Area](#)
- From 50% of the cost may be covered, depending on the policy



Manage your mental health: It's good to talk

Life throws up many challenges and it makes sense to keep on top of your mental health and address issues before you get overwhelmed. You or your family members can access mental health services if anxiety or another issue is a concern.

If you feel you need support, here's where to start:

1. Talk to your GP, who can recommend next steps if needed

Or you can

2. Contact our [24/7 Mental Wellbeing Support Programme](#) (for members 16+)

Use this confidential service at no extra cost to get help before stress or anxiety becomes more problematic. If needed, you can also get up to five face-to-face sessions for:

- Counselling
- Legal services
- Financial services and consumer advice
- Mediation
- Career Guidance

Stay a beat ahead: Check your cover

See specific details of your benefits in your [Member Area](#)





- **Counselling** – cover for adult and child counselling, with some of the cost covered for up to 10 visits a year.
- **Consultants** – cover for psychiatrists or other consultants



Stay in tip-top shape

Keep on top of your health by making sure you pay attention to your physical and mental wellbeing, and get checked regularly.

Checklist: Safeguard your future

	1	Listen and know your body, trust your instincts, if it feels different or 'off' talk to someone and share your concern.
	2	Talk to a clinical expert whether that's a GP, pharmacist or one of our own Concierge Team who can give advice on what screenings may be right for you.
	3	Book a HeartBeat cardiac screening for you and any family members over 12. See p5.
	4	Make an appointment with a Healthcoach. Find out why on p14.
	5	Discover other life-saving screenings in our online guide to Five screenings that could save your life.



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If you would like any further information please
visit www.layahealthcare.ie/healthscreening

layahealthcare.ie/yourbenefits

layahealthcare.ie

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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