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Time to take control

Your guide to women's health and wellbeing



part of AXA

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Time to take control

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It's time to take control

As women, we need to prioritise our own needs. It's easy to let commitments to work, family and community keep us from looking after ourselves.

But taking control of your own health and wellbeing empowers you to take care of everything else. You owe it to yourself – and to the people who care about you and depend on you – to keep a beat ahead.

In this dedicated women's health guide, you'll find everything you need to know about how laya healthcare supports you, whatever your life stage and circumstances.

Turn the tide on your wellbeing

We don't always remember to put our own oxygen masks on first. It's time to give your health and wellbeing the attention it needs.

As a laya healthcare member, you have access to expert support and excellent care, tailored to your life and needs.

Meeting you where you're at in life

Women reach different life stages on our own timelines. The choices we face, the plans we make and the care we need can vary depending on our circumstances.

With that in mind, this guide is a resource for women at every stage, helping you to address all the complexities and choices around your health and wellbeing.

Sinéad Proos

Head of Health and Wellbeing, laya healthcare



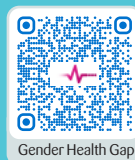
Irish women face a significant Gender Health Gap



New research from Ilaya healthcare, part of AXA, shows clear differences in how women and men experience healthcare in Ireland. Many women report delaying care for fear they won't be taken seriously, and living with pain that isn't properly recognised (see our Gender Health Gap study via the QR code).

More than half of women aged 25–44 have felt dismissed at least once when discussing health concerns. 37% of women have delayed seeking help many times for this reason (compared with 23% of men).

This isn't only about symptoms – it's about confidence, wellbeing and quality of life. Closing the gap is a collective challenge. As part of AXA, Europe's No.1 health insurer, Ilaya healthcare believes that by recognising the gap and shining a light on female health we can help turn this 'silent problem' into action and progress.



Gender Health Gap

Four ways to take control of your health and wellbeing



1. Access the care you need, on your terms

Understand the excellent round-the-clock medical and wellbeing support services available to you.

2. Stay a beat ahead with screenings

Discover the screenings you need to help prevent future ill-health.

3. Mind your total wellbeing

Whatever challenges face you in life, Ilaya healthcare offers you access to health and wellbeing experts who can support and advise you.

4. Plan for the life you want.

Find out more about how we can help you when it comes to contraception, fertility, maternity, menopause and more.



Taking care of every body

This is more than a women's health guide. You'll find important benefits and services to support and nurture people based on their anatomy, regardless of how they identify in terms of gender.

Check the last page for key health and wellbeing resources at a glance.

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1



Access the
care you need,
on your terms



1. Access the care you need, on your terms

You know the importance of accessing the right healthcare – but you shouldn't be expected to schedule the rest of your life around it.

That's why, as a Laya healthcare member, you have quick, easy access to **care, answers and support**, whether that's over the phone with a nurse in the middle of the night, online with a physio on your lunch break, or face-to-face with consultants at the best clinics and hospitals in the country.

When you need a GP, advice from a nurse, or someone to talk to, you're covered. Access experts at no additional cost, day or night, 365 days a year.

And when minor injury or illness put your life on pause, you can find Ireland's faster urgent care at your nearest Laya Health and Wellbeing Clinic.

Best-in-class medical care

Access to Consultants and hospitals

As a Laya healthcare member, you get access to best-in-class medical expertise, including more than 3,800 Consultants, and access to more than 100 facilities across public, private, and high-tech hospitals in Ireland.

Access to expert cancer care

You're also covered for expert cancer care in an extensive network of leading public and private hospitals, including nine designated Cancer Centres in Ireland.

Ireland's faster urgent care

When a minor illness or injury strikes, don't wait in A&E. Anyone 12 months or older can be seen within 60 minutes at your nearest Laya Health and Wellbeing Clinic.

Our state-of-the-art, Consultant-led clinics are open 365 days a year, 10am to 10pm.

Our national network of Laya Health and Wellbeing Clinics is growing.
[Find your nearest clinic](#) (See QR Code)



Digital Health Hub

When a niggling pain is telling you to see a physio, or you want a steer in the right direction with your nutrition, get one-to-one help from experts at a time that fits your schedule.

You have unlimited* access to online health and wellbeing support at the Digital Health Hub. Book time with a:

- GP (for members aged 17+)
- physio (for members aged 17+)
- dietician (for members aged 17+).

Through the Hub, you can get an appointment with a parenting coach for personalised help managing any family issues.

GPLive

Need a GP appointment? No more leaving work, no waiting rooms, no travelling.

With the Laya App, you can book face-to-face time with a GP using your phone, tablet or PC. If needed, they can even send a prescription to your local pharmacy for you.

Feel more comfortable with a female GP for women's health topics? You can now choose between a female or male doctor when you book an online GP consultation.

Online prescription service

When you know the prescription you need, just answer a few questions online. A GP will review your request, and you'll get your prescription by post within three days. This service covers conditions and treatments like:

- period delay
- bacterial vaginosis
- vaginal thrush
- vaginal dryness
- STIs
- excess female facial hair
- cystitis (urinary tract infection)
- contraceptive pill, patch or ring.

Expertise, a click away

Your Digital Health Hub includes a range of experts available when you need them, including:

- GP (for members aged 17+)
- physio (for members aged 17+)
- Healthcoach assessments (for members aged 18+)
- pregnancy nutrition advice.

*Fair usage applies



Get round-the-clock medical advice

Reach out to our experts any time, day or night, for answers to any health questions or concerns. If something doesn't feel right, don't wait. Our Gender Health Gap (see QR code) research shows many women delay seeking care because they worry they won't be taken seriously. We're here to listen – and guide you to the next step.

Call **Nurseline** (021 202 286) to speak with qualified nurses who have a range of clinical experience.

Call **GPLine** (021 202 2860) to speak with a nurse who can offer advice, and if needed, arrange for a doctor to call you back at a time that suits you.

24/7 Mental Wellbeing Support Programme

As women, we're more likely to suffer from poor mental wellbeing than men, but less likely to take time to look after ourselves.

Our Wellbeing Index found 31% of women were experiencing poor or very poor mental wellbeing, compared with 19% of men. And two-thirds of women (67%) worked when they should have been off sick, compared to just 52% of men.

Remember to get help as soon as you're feeling low – before stress and anxiety cause even more issues, from socialisation problems to sleep loss, weight gain and illness.

Call your confidential 24/7 Mental Wellbeing Support Programme to talk it out with a qualified counsellor.

Your counsellor can refer you for six to 10 face-to-face sessions for:

- counselling
- legal services
- financial services and consumer advice
- mediation
- career guidance.

Member Area

Get answers and get sorted, 24/7, in your secure online Member Area (See QR Code). It's fast and easy to:

- find all your **screening results** in one spot
- check your **cover**
- submit a **claim** or view a recent claim statement
- make a **payment**
- find our **FAQs**
- update your **personal details**
- book **1:1 time** with one of our mental health, parenting, finance or other wellbeing experts.

Wellbeing Studio

The Member Area is also home to your Wellbeing Studio (See QR Code), where you can care for your mind and body with:

- expert-led **Wellbeing Series** webinars with regular deep-dives on women's health topics such as endometriosis and fertility
- fitness classes at the **Digital Gym**, including Pilates, yoga and other strength-building classes vital for your health and building resilience
- guided meditations in the **Be Calm Meditation Space**
- a world of wellbeing knowledge in **eLearning and podcasts**.



Gender Health Gap



Member Area



Wellbeing Studio



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2



Stay a beat ahead with screenings



2. Stay a beat ahead with vital screenings

It's easy to find reasons to put off health screenings. There's always something else to do, someone else to look after, and it can be uncomfortable to think about potential health problems.

But a screening in time can save you from months of illness and recovery. It can even save your life.

As women, we face our own cancer and cardiac risks. We must keep on top of health checks tailored to our needs.

For nearly all types of cancer and heart disease, the biggest killers in Ireland, early detection and intervention saves lives.

Stay a beat ahead of illness by sticking to a smart screening schedule. As a laya healthcare member, you're covered for a range of preventative high-tech health tests and checks.

Stay a beat ahead: the basics

It's smart to prioritise certain screenings depending on your age and life stage.

We've got you sorted – learn more about the top health screenings by age [here](#) (See QR Code)🖱️:

And at every age, keep up with these quick tests to stay in the know about your own body:

- blood pressure
- body mass index (BMI) and weight
- skin
- cholesterol/lipid panel test
- diabetes.

Cervical, breast and bone health checks

Stay well and in control with health checks specific to your body's changes.

STI tests

Regular sexual health screenings are important for good sexual health and to prevent the spread of STIs.

Screening depends on your relationship status and sexual history, but getting checked between partners and before new relationships is a good idea. If you have casual sex, make sure you get screened every three months.

With [CareOnCall](#) (See QR Code)🖱️, you can order test kits for STIs. You'll get your test kit within three working days and can take your test at home.

Cervical screening

Cervical screening – formerly known as smear tests – helps protect against cervical cancer by detecting human papillomavirus – a virus that may cause cervical and other cancers.

Everyone with a cervix between the age 25 and 65 should have regular cervical screenings.



Health Screening



CareOnCall

Breast health checks

Regular breast self-exams can help you determine what's normal for you and spot any changes. From your 20s to your 40s, make a habit of breast self-exams. Once you turn 50, add mammograms to your screening regimen.

Genetic screenings

If you have a family history of cancer, consider genetic testing. Blood tests can help detect if you're more likely to develop certain hereditary cancers.

Bone mineral density (DEXA) scan

Bones get thinner and weaken as we age. A DEXA scan assesses bone density and gives an overall picture of bone strength and health. From your 50s onward, prevent or manage osteoporosis by monitoring your bone density.

GPLive

Empower yourself by understanding where you are on the journey, and what's ahead. Book your GPLive consultation as soon as you suspect you're experiencing symptoms of perimenopause or menopause.

HeartBeat screening

Reduce your risk of heart disease and sudden adult death syndrome. With laya healthcare, you're covered for a [HeartBeat](#)* (See QR Code) screening every two years.

It gives you:

- your Body Mass Index (BMI)
- your blood pressure
- a physical examination
- an electrocardiogram
- a consultant cardiologist review and report.

* Every laya healthcare member over the age of 12 is entitled to a screening once every 2 years.

Executive Health Check

Take a closer look at your health with an [Executive Health Check](#) (See QR Code) tailored to your age, medical history and lifestyle.

You'll chat with a physician and a dietitian, and your appointment will include:

- a full physical
- a chest x-ray
- a stress test.

Depending on your scheme, you can get a contribution towards an Executive Health Check in a private hospital every two years. Check your benefits in your secure [Member Area](#) (See QR Code).





Access best-in-class cancer care

As a laya healthcare member, you have comprehensive cancer care benefits from screening through to recovery, and access to specialist cancer care in an extensive network of private and public hospitals.

Laya healthcare offers speedier access to innovative highcost drugs where drugs are approved by the European Medicines Agency and requests for treatment are pre-approved by laya — often two years faster than HSE.



Be smart about cervical cancer

CareOnCall (See QR Code) offers a vaccination service, covering the HPV vaccine, which can help protect you from cervical cancer.



You get your vaccine injection from your local pharmacy after filling out an online form.



Trust excellence in cardiac care

Get the best protection for your heart health. With laya healthcare, you have access to preventative heart health and proactive care at Cardiac Centres of Excellence across Ireland.





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3



Mind your total wellbeing



3. Mind your total wellbeing

Your mental and physical wellbeing depend on many of your decisions, big and small, that really add up. From deciding what's for dinner to setting your budget, the choices you make every day matter to your wellbeing.

As a laya healthcare member, you always have expert support in:

- finding what's best for your mind and body
- keeping positive lifestyle habits
- making informed healthcare choices.

When you need clarity – whether you're unsure about a diagnosis, feel overlooked, or just want help planning next steps – your Healthcare Concierge is the first person to turn to.

Your **Healthcare Concierge** (See QR Code) – always a trained nurse – can explain medical jargon and talk you through your next steps, whether you're concerned about:

- a new diagnosis
- fertility questions
- menopause symptoms
- any other everyday medical issue.

Healthcare Concierge is part of your Digital Health Hub, a range of online services available exclusively to laya healthcare members. And you have unlimited* access.

*Fair use applies

24/7 Mental Wellbeing Support Programme

Work, finances, relationships or something else getting you down. Help is here for you, whenever you need it.

Call your 24/7 Mental Wellbeing Support Programme (members aged 16+) to chat with a qualified counsellor about what's on your mind. They can go on to refer you for individual expert support and advice. This can include:

- counselling
- legal services
- financial services
- meditation services
- career guidance

You can call any time, 365 days a year, at no extra cost.

Learn more about minding your mental health in our Peace of mind: Your guide to mental wellbeing (See QR Code) digital guide.



Healthcare Concierge

"Expert advice can make all the difference, whether you have a minor medical issue or have received a troubling diagnosis. At laya healthcare, our team of trained nurses act as Healthcare Concierges for our members. We're there to advise on and talk through medical jargon, diagnoses, treatments and the healthcare system. It means a lot to be able to offer sympathetic, knowledgeable support to our members when they need it."

DONNA O'RIORDAN, LAYA HEALTHCARE CONCIERGE NURSE



Healthcoach

Work with an expert coach to reach your fitness, nutrition or wellbeing goals.

Your [Healthcoach](#) (See QR Code) (for members aged 18+) will help you to design an individual programme, and then support your journey with online mentoring and follow-up sessions.

Track your progress, and access recipes and courses with healthcoach. You can even sync it with your wearable fitness devices.

You're covered for an in-person consultation with a Healthcoach once every two years, and unlimited* digital Healthcoach sessions in the [Digital Health Hub](#) (See QR Code).

Dietitian

Be confident in your food decisions, knowing you're keeping your mind and your body strong.

You have access to unlimited* personal consultations with a dietitian in your [Digital Health Hub](#) (See QR Code).

Book an appointment with a registered dietitian (for members aged 17+) to:

- help achieve your nutrition goals
- advise you on managing diagnosed medical conditions through diet
- answer your general nutrition questions.

*Fair use applies



Wellbeing Studio

(For members aged 16+) Get energised and refreshed in the [Wellbeing Studio](#) (See QR Code)  in your [Member Area](#) (See QR Code) . Join any class or webinar live or catch them on demand.

- Get expert advice you'll use, from expert-led **Wellbeing Series** webinars. *Discover new strategies for everything from money management to personal relationships.*
- Boost your energy with a fitness class at the **Digital Gym**. *Find new options each month, from mindfulness sessions to high-intensity workouts.*
- Refresh and refocus in the **Be Calm Meditation Space**. *Claim some stillness in this always-open retreat.*
- Discover inspiration in your full library of **eLearning resources and podcasts**. *Grow your wellbeing knowledge, from the benefits of sea swimming to eating well while working from home.*

Complimentary therapies

For some people, natural and alternative therapies are essential for self-care and relaxation.

Check your scheme

Check your scheme (See QR Code)  to see if you're covered for an extra boost from these benefits:

- acupuncture
- chiropractic
- homoeopathy
- osteopathy
- reflexology.



Cover Checker

Know your benefits

Your [sports appliance benefit](#) (See QR Code)  covers equipment including wearable fitness trackers and yoga mats.

Financial wellbeing

Worried about money? You're not alone. Our Wellbeing Index research found that the **top drivers of anxiety consistently revolve around finances**, with women showing more anxiety than men. Reasons for this include:

- the rising cost of living
- money worries
- Ireland's economy
- household financial security
- concerns about mental health.

Take charge of your finances

Face your money worries head-on before they affect your wellbeing. You can take charge of your finances with expert advice and learning resources through your [laya healthcare membership](#).

Book time with a qualified financial advisor

Schedule your appointment with a financial advisor in your Digital Health Hub. Get practical and impartial advice on money topics including:

- mortgages
- budgeting
- savings
- income protection
- pensions
- tax.



Member Area



Wellbeing Studio



Sports Appliance Benefit

Learn expert money-managing strategies

Log into your [Wellbeing Studio](#) (See QR Code) at any time for practical advice on financial planning and other money matters.

You'll find [Wellbeing Series](#) (See QR Code) webinars from finance professionals and a [money management eLearning](#) (See QR Code) course.

Get support and advice when you need it

When the stress is getting to you, call your [24/7 Mental Wellbeing Support Programme](#) (See QR Code) (for members aged 16+). It's important to talk about what's on your mind. Your counsellor can then refer you to a financial expert for specific advice.

Know your benefits

Your benefits (See QR Code) include access to more wellbeing resources:

- ergonomics experts
- smarter working advisors
- parenting coaches.



Wellbeing Studio



Wellbeing Series



Money Management



Mental Wellbeing



Your Benefits

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4



Plan for the life you want



4. Plan for the life you want

Your healthcare decisions are a big part of planning for what you want out of life.

This might mean choosing birth control or pursuing fertility treatments. You may look for maternity support or seek guidance in navigating all the changes perimenopause and menopause can bring.

Take advantage of the expertise and excellent care you can access as a laya healthcare member. You deserve to feel heard and supported at every step – whichever path you take.

Help when you need it

Remember to call your [24/7 Mental Wellbeing Support Programme](#) (See QR Code) (for members aged 16+) for expert support if you're struggling with:

- fertility issues
- pregnancy loss
- parenting challenges
- menopause-related anxiety.

Contraception access

With your online [Prescription Service](#) (See QR Code), you can order a prescription for items such as the contraceptive pill, patch or rings at any time. All prescriptions are reviewed and issued by an Irish-registered GP. You'll get your prescription by post within three days.



Mental Wellbeing



Prescription Service



Fertility Care

Fertility journeys

If you choose to try for a baby, the path to pregnancy isn't always straightforward.

Tests and treatments can be physically and financially demanding. And having your hopes dashed month by month can take an enormous emotional toll too.

As a laya healthcare member, you have support at every stage of your fertility journey, from preparing your mind and body to accessing cutting-edge treatments.

Reimagined fertility supports

First Steps fertility cover offers **more inclusive support, flexibility and choice** to all kinds of couples and single people trying for a baby:

- You can claim for annual fertility benefits rather than on a lifetime basis – a first in Ireland – allowing you to claim more fertility benefit over a longer period.
- You have an allocated amount to claim against **as you choose**, rather than having set cover amounts for specific things.
- Sperm aspiration and extraction procedures are now included.
- We've also added a new benefit for **pre-implantation genetic testing**, and widened our **fertility preservation** benefit, on many schemes.

Read our digital guide, [The Road to Pregnancy: your guide to fertility care](#) (See QR Code), to learn more.



First Steps fertility benefits

"We've reframed our benefits to broaden the choice and offer more inclusive support to all those who strive to be parents. We want to look after all our members made up of such diverse backgrounds – heterosexual couples, LGBTQ+ couples, single people – and give them the freedom to choose what treatments and supports they want to put towards their cover."

DÓNAL CLANCY, MANAGING DIRECTOR, LAYA HEALTHCARE



Maternity support

Every pregnancy is different. But as a laya healthcare member, you'll always be able to get the answers and the care you and your baby need.

Benefits may vary depending on your scheme and level of cover, so do check your Member Area in advance to confirm what specific Maternity Care benefits and services you can access.

First-rate care

You have access to the best in maternity care across an extensive range of hospitals and consultants. You're covered for:

- your hospital stay or home birth
- specialist care if needed, including cover for neonatal and special care baby units
- partner support, with cover for expenses like hospital parking.

Access to experts

Remember, you have unlimited* access to the [Digital Health Hub](#) (See QR Code) for expertise including:

- GP consultations
- Healthcare Concierge advice
- physios
- Healthcoach assessments
- pregnancy nutrition advice
- parenting coaches.

Extra benefits

You also have great benefits you might not even know you need yet, such as:

- maternity bras
- pregnancy yoga
- meals delivered to your door.

And, as our welcome gift to your new arrival, you can add your baby to your policy for free until your next renewal date.

Learn more in our helpful digital guide, [Baby on board: Your guide to maternity care](#) (See QR Code).



Digital Health Hub



Maternity Care Guide



Navigating menopause

Perimenopause and menopause can cause havoc in your life. As you face this journey, you have many choices to make about your wellbeing.

But you're not alone. We'll help you stay a beat ahead, with benefits and services designed for the road ahead.

GP Expenses

Empower yourself by understanding where you are on the journey, and what's ahead. Book your GP consultation as soon as you suspect you're experiencing symptoms of perimenopause or menopause. Depending on your scheme and level of cover laya healthcare will cover up to 50% of your GP visit costs*.

*Fair usage applies.

Help from the Digital Health Hub

You have unlimited access to the [Digital Health Hub](#) (See QR Code) , which has a lot to offer along your menopause journey.

Get expert guidance for exercise and diet, which can help with symptoms of menopause, including low bone density. And take advantage of easy access to GP appointments and online prescriptions.



Online prescription service

Avail of easy access to treatments relevant to your menopause experience.

- bacterial vaginosis treatment
- vaginal thrush treatment
- vaginal dryness treatment
- excess female facial hair treatment
- UTI treatment
- home testing kits for cholesterol and thyroid.

Healthcoach

Get a personalised plan and ongoing support to reach your fitness, nutrition and wellbeing and goals.

Dietitian

Learn how nutrition choices can help you manage your symptoms and boost energy and mood.

Wellbeing Studio

When you need to refresh and recharge, drop in to the [Wellbeing Studio](#) (See QR Code)  in your [Member Area](#) (See QR Code) .

You'll find a variety of exercise and meditation classes on demand at the Digital Gym to keep you strong in body and spirit. And the Be Calm meditation space offers round-the-clock support with anxiety, sleep and focus.



Menopause support package

Check your cover (See QR Code)  to find out if you have this benefit, which includes:

- yoga classes – 75% of the cost
- initial consultation in the Menopause Hub Clinic – full cost
- hormone replacement therapy (HRT) prescriptions – 75% of the cost.

Complimentary therapies

Laya healthcare schemes cover treatments that may help in menopause:

- homeopathy
- acupuncture
- reflexology.

Be heart smart

Did you know hormonal changes during menopause can increase blood pressure and cholesterol levels, driving cardiovascular risk?

Keep up with your HeartBeat screenings (See QR Code)  and cholesterol testing.

Orthopaedic care

Laya healthcare offers full cover for specific orthopaedic procedures for hips and knees on many schemes.



Cover Checker



Heartbeat



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Key resources at a click





Appendix: Key resources at a click



Member Area

Member Area

- Check your claims and cover.
- Find our FAQ.
- Visit the Wellbeing Studio to refresh and recharge.



Digital Health Hub

Digital Health Hub

- Book GPLive appointments.
- Get guidance from your Healthcare Concierge.
- Schedule a session with a wellbeing expert.
- Use the online prescription service.



Nurse/GPLine

Nurseline/GPLine

Call Nurseline or GPLine at any hour for help with your health questions, or order home test kits online.



Mental Wellbeing

24/7 Mental Wellbeing Support Programme

Call when you need to talk to someone if you feel anxious, stressed or worried.



Clinics

Laya Health and Wellbeing Clinics

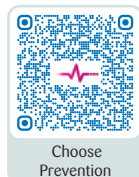
Find your nearest clinic and be seen in under 60 minutes for minor illness and injuries.

Learn more about keeping a beat ahead in our series of practical guides.



Peace of Mind

- **Peace of mind:**
Your guide to mental wellbeing



Choose Prevention

- **Choose prevention:**
Your guide to health screenings and scans



Cancer Care

- **Let's face cancer together:**
Your guide to cancer care



Cardiac Care

- **Looking after your heart:**
Your guide to cardiac care



Fertility Care

- **The road to pregnancy:**
Your guide to fertility care



Maternity Care

- **Baby on board:**
Your guide to maternity care



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As you take control of your health and wellbeing, laya healthcare is here to keep you a beat ahead with expertise and excellent care.

To find out more about your benefits and how our team can support you...



Call us on 021 202 2000. (So we can offer the best customer service, we record and monitor calls).



You can also contact us through web chat on our website: layahealthcare.ie/YourBenefits



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