looking after you always



Looking After Your Heart Your guide to Cardiac Care



Introduction

Looking After Your Heart Always

Looking after your heart health is important at every age. Heart disease can strike the old and the young and is one of the leading causes of death in Ireland each year.

The good news is that 80% of premature heart disease and stroke is preventable^{*}. At laya healthcare, we empower our members to look after their health and wellbeing so they can always be at their very best.

We love hearts so much that we've made it a key part of our health cover for our members. As well as access to Centre of Excellence cardiac units and hospitals, our members can access a broad range of preventative heart health supports and services to keep their hearts healthy and minimise their risk of developing heart disease as they get older.

*(source: Irish Heart Foundation)



You're In Control

Early diagnosis is key to successful cardiac treatment, and faster access to diagnostics and world class healthcare is just one of the major benefits of being a laya healthcare member.

Take control	How laya helps our members
HeartBeat Cardiac Screening	Benefit from a HeartBeat cardiac screening at no additional cost every two years to check for underlying heart conditions including Sudden Adult Death Syndrome (SADs). You can book your cardiac screening online through your Member Area or call us on 021 202 2000
Healthcoach	Benefit from a face-to-face health check with a Healthcoach who will devise a personalised fitness, wellbeing and nutrition plan just for you! For more information visit our website www.layahealthcare.ie/healthcoach
24/7 Mental Wellbeing Support	Benefit from access to our unique 24/7 Mental Wellbeing Support Programme to help manage stress and anxiety, issues which can acutely impact heart health.
Medical help on your schedule	 Get expert advice and more when you need it: Call experienced GPs and Nurses any time with the 24/7 CareOnCall phone line Use our online prescription service for your heart medication Every laya healthcare member has access to a number of GPLive digital consultations
Qualified Dietician	A healthy diet is key to a healthy heart. Depending on their Scheme and level of cover, our members can get the help of a Qualified Dietician as part of their everyday medical expenses.



The Benefit Of Health Insurance

Heart disease affects about 90,000 people in Ireland. As the average hospital stay for someone receiving treatment for heart failure is 11 days¹, having comprehensive health insurance cover is important. With laya healthcare, we're right beside you to ensure you can access the best treatment centres and services.

Experiencing a diagnosis of heart disease or chronic heart failure is a life-changing event. Through the support of our team, along with our excellent cardiac benefits and services, laya healthcare promises to be there every step of the way to support our members and their loved ones.

It's important to understand what cardiac benefits and services are available on your particular health insurance scheme.

> You can access your **Member** Area to check your level of cover at any time that suits you. Simply click here.

Chat to one of our **Customer Care** team today to find out more, or go to **www.layahealthcare.ie**

Good To Know...

Laya Healthcare Concierge

Our Healthcare Concierge team is made up of a dedicated team of experienced nurses who between them have decades of clinical experience and are supported by our medical advice panel. They are available to guide members every step of the way when navigating Ireland's complex healthcare system.

Members and their loved ones can access personalised information and friendly reassurance tailored specifically to their diagnosis, treatment and their individual healthcare needs.

For further information see www.layahealthcare.ie/ layahealthcareconcierge

*available on select schemes.





Member Stories

Every laya healthcare member over the age of 12 is entitled to a heart screening once every two years. To date, we've screened over 100,000 members and received some heartwarming feedback.

Laya's heart screening saved my life - Sinead Hamill, Dublin

Marathon runner and Mum-of-two, Sinead Hamill, credits laya healthcare's heart screening with saving her life. She went for a HeartBeat cardiac screening in 2012 which revealed a serious underlying heart condition that required urgent treatment and care in the specialist cardiac units of Blackrock Hospital and Mater Private hospitals.

As part of my laya membership, I was able to access the Heart Failure Disease Management Programme in the Mater Private and received amazing care. It has transformed my life. Before I was quite debilitated and unable to work on my farm, which was devastating for me and my family. Now, after treatment from the wonderful nurses and doctors in the Mater Private, my heart function is improving and I'm back farming. I'm so thankful to laya for all their support, it's changed my life.

Thomas Brady, Meath

* Our featured members received a gratuity for their contribution



Helping You On Your Journey

This handbook will guide you through laya healthcare's Cardiac Care package.





2. Treatments & Supports



3. Recovery





Preventative Heart Screenings & Diagnostics

Heart disease is mostly preventable. That's why laya healthcare has a comprehensive cardiac screening benefits package to keep you a beat ahead.







Preventative Heart Screenings & Diagnostics

Take Control

We want to empower our members to be in control of their heart health, giving them access to a wide range of benefits.

Benefit	Detəil
HeartBeat Cardiac Screening	Available to members aged 12+ every two years, helping to screen for underlying heart problems including Sudden Adult Death Syndrome (SADS).
Executive Health Checks	Select laya healthcare schemes cover a contribution towards the cost of an Executive Health Check in certain private hospitals every two years. Like an NCT for your body, this comprehensive physical examination is tailored to your unique needs. Depending on your personal history and lifestyle, you may get a Physician consultation, chest x-ray, stress test, Dietician consultation and more. Talk to our Customer Care Team today to find out more.
Rapid Access to Diagnostic Tests	Including ECG, Echo, Angiogram and stress tests in public and private hospitals and specialist cardiac units located across Ireland.





Nice to know...

Jargon Buster - Cardiac screenings can be complex and full of complicated medical jargon. To help our members prepare for heart treatment and better understand what lies ahead of them, we've prepared this glossary to explain common cardiac screening tests.

Screening Test	Detail
ECG	An electrocardiogram (ECG) is a test which measures the electrical activity of your heart to show whether or not it is working normally. An ECG records the heart's rhythm and activity on a moving strip of paper or a line on a screen.
Echo	An echocardiogram, or "echo", is a scan used to look at the heart and nearby blood vessels. It's a type of ultrasound scan, which means a small probe is used to send out high-frequency sound waves that create echoes when they bounce off different parts of the body.
Angiogram	An angiography is a test using dye and x-ray to see if the coronary arteries, which supply the blood to your heart, are flowing freely.
Stress Test	A stress test, also called an exercise stress test, shows how your heart works during physical activity. Because exercise makes your heart pump harder and faster, an exercise stress test can reveal problems with blood flow within your heart.



Empowering Healthy Lifestyles

Knowledge is power when it comes to maintaining a healthy heart. Our lifestyle choices can influence our risk of heart disease and heart attack. To reduce this risk, there are certain lifestyle changes that people can introduce easily that can make a significant and positive difference.

Take Control	How laya helps our members
Eat Healthy	Take control of your health and wellbeing with Healthcoach, our exclusive benefit that offers members a fully personalised fitness, nutrition and mental wellbeing programme. For details click here.
Get Active	with Healthcoach
Maintain A Healthy Weight	with Healthcoach
Give Up Smoking	Smoking Cessation Programme available through our 24/7 Mental Wellbeing Support Programme
Manage Stress Levels And Anxiety	with our 24/7 Mental Wellbeing Support Programme
Control Cholesterol And Blood Pressure	with HeartBeat screening. with Healthcoach
Moderate Alcohol Consumption	with Healthcoach You can also talk to one of our GPs at no additional cost with CareOnCall . They can help you make healthy lifestyle choices to lower your heart disease and stroke risks.Check your Member Area to find out how you can access our GPs and nurses 24/7.



Preventative Heart Screenings & Diagnostics



Know the risks

There are six key risk factors when it comes to heart disease that members should know:

- 1. Smoking
- 2. High Cholesterol
- 3. High Blood Pressure
- 4. Physical Inactivity
- 5. Uncontrolled Stress or Anger
- 6. Obesity

If you believe you are at risk from any of these, please contact your GP today, or call our GPs through your CareOnCall benefit. If stress is impacting your life, you can talk in confidence to a qualified counsellor at no additional cost and at anytime through our Mental Wellbeing Support Programme. For information visit **www.layahealthcare.ie/yourbenefits/mentalwellbeingsupport**





Cardiac Treatments & Supports

One of the major benefits of being protected with laya healthcare insurance is that you are in control. You can choose a level of cover that can determine important elements of the cardiac care you receive in both public and private hospitals, including the option of private or semi-private accommodation and your choice of specialist Cardiac Consultant.



Cardiac Treatments & Supports



Rapid Access to Diagnostics

Our members can benefit from quick access and excellent outpatient cover for a comprehensive range of diagnostic screenings including ECGs and angiograms in approved centres to help identify heart problems and establish the best treatment plan.

Treatment

As a member you are covered for a range of treatment options including surgery in both public and private hospitals throughout the country. Whether this is in a public or private hospital is dependent on your level of cover. You can check your **Member Area** or talk to one of **our team** today to discuss your needs.

Complimentary Treatments

For those keen to access holistic and natural treatments to improve their heart health, our schemes offer a broad range of alternative therapies including acupuncture, dietetics, osteopathy to name just a few. Check our **Member Area** to find out what alternative therapies you're eligible to avail of today to help you keep your heart healthy.





Good to know...

Jargon Buster - In recent years, there have been huge advances in improving the medical outcomes for people with cardiac conditions. Surgically implanted devices like stents and pacemakers, AICD and loop recorders are common procedures that our members can access privately through their cover.

Here's a quick glossary of common treatments to help our members understand some common procedures.

Treatment	Detail
Coronary Stents	A stent is a small wire tube which is expanded in the coronary vessel and permanently helps to prop the vessel open.
Pacemakers	A pacemaker is a small device that's placed just beneath the skin just below the collar bone to help control abnormal heart rhythms.
Loop Recorders	An implantable loop recorder is a type of heart-monitoring device that records your heart rhythm continuously for up to three years. It records the electrical signals of your heart and allows remote monitoring by way of a small device inserted just beneath the skin of the chest.
Defibrillators	A defibrillator is a device that gives a high energy electric shock to the heart of someone who is in cardiac arrest or dangerous cardiac arrthymia.

Talk to one of our team on **021 202 2000** or send us a message at **www.layahealthcare.ie/contactus/#/** if you're interested in finding out how you're covered should you need one of these procedures.



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Recovery & Living With A Heart Condition

Being diagnosed with a heart problem is frightening and can be life changing. While there's no cure for heart disease, there are supports and services we offer our members to help them live with the condition and improve their heart health.





Recovery & Living With A Heart Condition

Cardiac Rehabilitation

Select schemes offer specialist cardiac rehabilitation benefits where members can get help in their recovery from heart failure, heart attack and stroke.



Every member gets access to key benefits at no additional cost to them, which will help on the road to recovery.

Benefit	Detail
CareOnCall	Our CareOnCall service gives members unlimited 24/7 access to nurses and Irish-registered GPs to discuss any concerns they may have after Cardiac treatment. Our clinical team will listen and offer help as appropriate. For details visit www.careoncall.ie
Physiotherapy	Most of our schemes include cash back on everyday medical expenses including Physios. In addition, our Digital Health Hub includes digital physio consultations where our qualified Irish Physiotherapists can help members get stronger after heart surgery and treatment, providing them with an exercise plan tailored for them. For more information click here .
Return to Work	Returning to work after experiencing heart problems can be difficult. Laya healthcare is the first health insurer to offer 24/7 Mental Wellbeing Support Programme to our members at no additional cost to help those affected by a heart diagnosis to take care of their wellbeing and learn to adjust to life afterwards. For more information click here.
Keeping Active	With Healthcoach, our members can take control of their health and wellbeing by accessing a fully personalised fitness, nutrition and mental wellbeing programme.



Useful Links

Useful Links On Cardiac Care

We've put together some useful links to give our members a good breadth of information and supporting services.

- Irish Heart Foundation www.irishheart.ie
- · Heart Failure Matters www.heartfailurematters.org
- Laya Healthcare layahealthcare.ie/yourbenefits/cardiaccare



What To Do If You Experience Symptoms Of Heart Disease

It's a good idea to talk to your GP if you are experiencing symptoms common to heart problems e.g. chest pain, breathlessness, extreme tiredness and swollen ankles. Your GP can carry out basic heart function tests including a blood pressure test and checking your pulse to establish if a problem exists. They may later refer you to hospital to have further tests carried out e.g. ECHO, ECG and stress test.

Check your **Member Area** today to see how you're covered. If having an insurance scheme that offers more comprehensive Cardiac Care is important to you, talk to our team today on **021 202 2000** or go online to **layahealthcare.ie/your-benefits/cardiaccare.**

Don't Forget...

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As a laya healthcare member, you can access a wealth of benefits and services to keep your heart healthy and empower your wellbeing.

Get Screened For Heart Disease

Early diagnosis is critical to a better outcome.

Take Control Of Your Treatment

Check your Member Area for peace of mind on how you're covered if you've got heart trouble.

Recovery And Living With A Heart Condition

Get back on your feet with the friendly support and guidance of our team and clinical experts, including 24/7 access to GPs.



looking after you always



Whatever stage of your heart health journey you're at – whether it's initial screening or you've just been diagnosed with a heart issue, laya healthcare will look after you, always.

To find out more about how our team can support you, or what Cardiac Care benefits you can access, simply call us on 021 202 2000 or visit our website layahealthcare.ie/yourbenefits/ cardiaccare



In the interest of customer service, calls are recorded and monitored. Webchat also available.



www.layahealthcare.ie



Eastgate Road, Eastgate Business Park, Little Island, Co Cork, T45 E181.

021 202 2000 layahealthcare.ie

Consumer rights: For information on your consumer rights, please contact the Health Insurance Authority at 01 406 0080 or visit hia.ie For health insurance policies incepted or renewed on or after 1 January 2025, insurance is provided by AXA Insurance dac trading as laya healthcare. For all other existing health insurance policies, insurance is provided by ELips Insurance Limited (Incorporated Liechtenstein) trading as laya healthcare. Laya Healthcare Limited, trading as laya healthcare and laya life, is regulated by the Central Bank of Ireland. LAYA-CARDIAC-004-1124

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