

looking after you always



The road to pregnancy

Your guide to Fertility Care



Getting Pregnant

The path to getting pregnant isn't always straightforward. Having your hopes dashed every month can take an enormous emotional toll on you and your partner.

If you need tests and treatments, it can be physically and financially demanding too. At laya healthcare, we give our members the benefits and services you need to tackle fertility issues head on. We have transformed our fertility benefits to offer more inclusive support, flexibility and choice that better reflect the modern reality and very different journeys that those experiencing fertility difficulties can face when trying for a baby. From preparing your mind and body to accessing cutting-edge treatments, we'll support you at every stage of your fertility journey.

Expert Treatment

As a laya healthcare member, you can get comprehensive fertility testing and treatment to increase your chances of having a baby. We work with treatment centres around the country so you can get the expert care you need.

(subject to your scheme and level of cover)

Get The Fertility Care You Deserve

Laya healthcare is the first health insurance provider to allow its members to claim for fertility benefits on a 'per year' basis rather than 'per lifetime' with its 'First Steps' fertility cover. We're championing diversity, equality and inclusivity by reframing our major fertility benefit 'First Steps', to be the first healthcare provider in the industry to start to look at fertility through the lens of all those experiencing it. Dealing with fertility issues is difficult enough, so we're here to support you throughout your journey. Depending on your scheme and level of cover, here are just some of the benefits and services you can access as a laya healthcare member:

- Contributions towards fertility tests and treatments
- Personalised healthy lifestyle plan from your Healthcoach
- 24/7 Mental Wellbeing Support Programme that you can ring any time, as appropriate
- CareOnCall phone line and GPLive webcam consultations with Irish-registered GPs
- Acupuncture, reflexology and many more natural and holistic therapies



Are You Covered?

If you are new to laya healthcare or you have changed schemes to gain Fertility Care benefits and services, there's a 12-month waiting period before members can make a claim.

If you are new to laya healthcare or you have changed schemes to gain the First Steps Fertility Benefit, there's a 24-month waiting period before members can make a claim off this benefit.

Go to your **Member Area** to see when you joined laya healthcare or when you changed schemes to avail of these benefits.

Fertility benefits and services vary depending on what kind of health insurance scheme you have. Make sure you understand what yours covers.



Customer Care

Chat to one of our **Customer Care Team** today to find out more.

Please note you will need to call our customer service team to check specific approved centres and treatments.



Good To Know...

Laya Healthcare Concierge is a personal service delivered by a dedicated team of experienced healthcare professionals 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 **click here**.

Laya Healthcare Concierge is available on select schemes.

Keep an eye out for these icons throughout this handbook to get access to these services.



Chat to our Team

Helping You On Your Journey

Find out about the benefits and services you can get with your laya healthcare Fertility Care package.



1. Trying For A Baby



2. Exploring Your Fertility



3. Getting The Treatment You Need

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Trying For A Baby

TV and movies make getting pregnant look easy. It can also be frustrating hearing about friends getting pregnant on their first attempt. If it's not happening for you straight away, you're not alone. One in six Irish couples experience fertility issues.

But here's the good news. There are plenty of things you can do to improve your chances of getting pregnant.

At laya healthcare, we give you the tools you need to get as healthy as possible in your mind and body while you're trying to get pregnant.





A photograph of a man and a woman embracing on a beach. The man is wearing a blue button-down shirt and the woman is wearing a white and black striped shirt. They are both smiling and looking towards the camera. The background shows a sandy beach and the ocean under a bright sky.

You're In Control

Whether you've just started trying or you've been on this journey for a while, laya healthcare is here to help you as best we can.

Because every member is different, our benefits are designed to cater for each person as an individual.

We listen to you, learn about your lifestyle and support you in any way we can.



Take care of your mind and body throughout your fertility journey with your member benefits.

What You Need	How Laya healthcare Helps You
Healthy lifestyle plan	Get fit, manage your weight and boost your wellbeing with a personalised health and fitness plan tailored to your lifestyle from your Healthcoach
Stress support	Stress and anxiety when you're trying to get pregnant is normal and understandable. Our unique 24/7 Mental Wellbeing Support Programme gives you emotional support if and when you need it
Access to a GP, Nurse or Physio when you need them	Get expert advice and more when you need it: <ul style="list-style-type: none"> • Call experienced GPs, Nurses and Physiotherapists any time • Use our online prescription service • Every Laya healthcare member gets Unlimited GPLive consultations at no extra cost
Eat right	Meet with a qualified Dietitian to ensure you're getting all the nutrients you need to optimise your chances of conceiving.
Limit alcohol	Cutting down on or giving up alcohol is a good idea if you're trying to get pregnant. Get more support at no extra cost with GPLive from CareOnCall , or meeting up with your Healthcoach .



Good To Know...

The maximum chance of pregnancy in each cycle is 20-25% and a woman's age is one of the main factors influencing her chance of conceiving. That's why investigations should be started after 6 months of trying if the female is over 35 years old or 12 months if under 35 years.



[Chat to our Team](#)



Is It All About Timing?

Are you spending hours poring over period apps, trying to figure out the best days to have sex to conceive? Well stop right there. Experts say that you should have sex every two or three days throughout your cycle in order to get good quality sperm and keep the experience stress-free. Here are some facts to keep in mind:

- The normal range for menstrual cycles is between 23 and 35 days
- Each woman's cycle can vary by two or three days every cycle
- Ovulation happens 14 days before the start of your period
- Your egg lasts 24 hours
- Sperm is active up to five days after sex



What Improves Fertility?

There are lots of different reasons a couple can be having fertility issues. Sometimes tweaking you and your partner's lifestyle can give you that extra boost you need to conceive.

Smoking, alcohol, drug-use and obesity can all negatively impact fertility. With the support of our **Healthcoach** and access to GPs via **CareOnCall**, we can help you overcome these obstacles and get as healthy as possible.

Everyday Medical Expenses, Covered

When you're trying to get pregnant, it's important to keep on top of your day-to-day healthcare. We make that a little easier with:

- Contribution to GP expenses
- Online prescriptions available via our **GPLive** service
- Cervical smear tests
- STI screening

Find out what's covered with your health insurance scheme – check your **Member Area** or contact our **Customer Care team**.





A 360° Look At Your Body

Take an even closer look at your health with a personalised **Executive Health Check** that focuses on your age, medical history and lifestyle. You'll chat with a physician and a dietitian, plus get a chest x-ray, stress test and more.

Depending on your scheme, you can get a contribution towards an Executive Health Check in a private hospital every two years.

Check your Member Area to see your benefits.



Your Choice Of Alternative Therapies

Trying for a baby can take its toll on your mind and body. So if you want an extra boost with more natural-based or alternative therapies, your healthcare has you covered. Choose from:

- Acupuncture
- Dietetics
- Homeopathy
- Osteopathy
- Physical therapy
- Reflexology
- Chiroprody
- Nutritional therapy

Support For Pregnancy Loss

One in five pregnancies end in miscarriage. Despite it affecting so many people, this painful topic often isn't discussed.

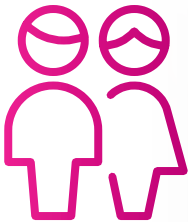
If you've been affected by pregnancy loss, it can help to talk. That's why we cover pregnancy loss counselling sessions for our members. You can also call our **24/7 Mental Wellbeing Support Programme** any time of the day or night, as appropriate.



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Exploring Your Fertility

If you've been trying to conceive for over a year (or less if you're aged over 35), it could be time to take a closer look at you and your partner's fertility.







Your Fertility

Your local GP can carry out some tests and refer you to a specialist clinic. Alternatively, you can arrange an appointment yourself with your preferred clinic.

Either way, we know that it can be daunting stepping into that world for the first time. So we're right beside you to give you the support you need and to cover some of the costs.



Did You Know...

If you're having difficulty conceiving, it's equally likely that:

- The man has fertility issues
- The woman has fertility issues
- There's no explanation for not conceiving

If you're a woman with laya healthcare insurance, both you and your male partner are covered for fertility care under your scheme.

Check your Members Area to see exactly what benefits you have.



Fertility Tests Explained

With all that complex medical jargon, fertility tests can be difficult to understand. Read our glossary to find out what these tests are for and what's involved.

Fertility Test	What Does it Check?	Whats Involved
Pathology (Blood Tests)	Hormone levels in a woman's blood can determine if you are ovulating and give you information on egg reserves. Anti-Mullerian Hormone (AMH) tests can be a more accurate ovarian reserve indicator	Up to two sets of bloods per cycle are taken for fertility pathology tests and can be carried out by your local GP. Check your Members Area to see if you qualify for AMH home testing
Semen Analysis (Seminogram)	Evaluates semen and sperm characteristics to assess a man's fertility	Semen sample collected in a sterile container
Transvaginal Ultrasound	Checks for abnormalities within the womb, ovaries and endometrial cavity, as well as the amount of follicles in the ovary (Antral Follicle Count)	A painless procedure where a small probe is inserted into the vagina and uses sound waves to produce an image of inside your body
Hysterosalpingogram (HSG)	Traditional method of assessing the patency of the fallopian tubes	Contrast dye is injected into the womb via the vagina and an x-ray is used to check if the tubes are open
HyCoSy	Like the HSG, this also checks the fallopian tubes	This is a similar procedure, but is carried out with an ultrasound instead of an x-ray
Laparoscopy	Assesses abdominal and pelvic cavities for abnormalities, such as endometriosis or ovarian cysts	Performed under general anesthetic, a small cut is made in the naval and a camera is inserted
Pre-Implantation Genetic Testing	Specific testing to determine if carrier may have an inherited disease prior to implantation and before pregnancy occurs	Pre-Implantation Genetic Testing for Monogenic Diseases (PGT-M) and Structural Arrangements (PGT-SR) to detect specific genetic diseases and chromosomal abnormalities in embryos.

We're Listening...

Need someone to talk to? Where appropriate, you can call our unique **24/7 Mental Wellbeing Support Programme** at any time to let us know what's on your mind.



Chat to our Team

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Getting The Treatment You Need

Going through fertility treatment takes courage. We know it can be physically and emotionally challenging for anyone to face. Laya healthcare is right by your side to make the process that little bit easier on you and your partner.





Treating Physical Conditions

Endometriosis, ovarian cysts and fibroids are common physical conditions that don't always affect fertility. However, sometimes the position or severity of the growths can make it more difficult to conceive.

If you do need medical or surgical treatment for any of these conditions, we'll help you get the very best specialist care and cover

some of the hospital costs too. Here's a lowdown of what these conditions are and what treatment you might need:

Condition	Description	Treatment
Endometriosis	Tissue that usually grows inside the womb grows outside it causing pain, scarring and adhesions	Keyhole surgery is used to assess the extent and remove endometriosis scarring if necessary
Ovarian cysts	Fluid filled sacs that form in the ovary and can interfere with normal ovulation	Medication to reduce or eliminate the cyst or keyhole surgery to remove if the cyst is very large
Fibroids	Non-cancerous tumours that grow in or around the womb	Surgery to remove the fibroid(s). Can be either keyhole or open depending on the size and number of fibroids present



Fertility Tests Explained

Depending on your fertility test results and your circumstances, you might be referred for fertility treatment. Entering this world and wading through a sea of acronyms can be confusing. Our members have different fertility journeys and represent diverse backgrounds and our fertility benefits give them the freedom to choose what treatments and supports they want to put towards their cover.

If you're thinking of getting any of these treatments, remember to **check your Member Area** to see what your scheme covers.

Fertility Treatment	What Does it Do?	Whats Involved
IUI (Intrauterine Insemination)	Optimises fertilisation by increasing the number of sperm that reach the fallopian tubes	This is similar to ovulation induction, but with this procedure a semen sample is taken from the male partner, prepared in a laboratory and placed into the woman's uterus on the day of ovulation
IVF (In Vitro Fertilisation)	Increases the chances of pregnancy in women with blocked or damaged fallopian tubes or people who haven't conceived after less invasive techniques	Hormone injections stimulate the ovaries to produce eggs. These eggs are collected and mixed with a man's sperm in the lab, allowing fertilisation to occur. The embryos are monitored in the lab for up to five days. Then the healthiest embryo(s) are transferred into the uterus for implantation
ICSI (Intracytoplasmic Sperm Injection)	Assists sperm that may otherwise not be able to fertilise an egg	Identical procedure to IVF, but after the eggs are collected, a single sperm is injected into an egg to increase the chance of forming a healthy embryo
Frozen Embryo Freezing	Frozen embryos from a previous IVF or ICSI cycle are thawed and placed in the woman's womb.	This is carried out in the laboratory using specialised freezing equipment and the embryos can then be safely stored in liquid nitrogen for extended periods.
Testicular sperm extraction (TESE)	Involves making an incision into the testicle to take a small sample (biopsy) away from which sperm can hopefully be recovered.	It is done with local anesthesia in the operating room or office and is coordinated with their female partner's egg retrieval.
Testicular sperm aspiration (TESA)	This is a procedure performed for men who are having sperm retrieved for IVF/ICSI	It is done with local anesthesia in the operating room or office and is coordinated with their female partner's egg retrieval. A needle is inserted in the testicle and tissue/sperm are aspirated.
Percutaneous Epididymal Sperm Aspiration (PESA)	A technique used to determine sperm counts in the event of a possible blockage of the vas deferens.	It is performed under local anesthetic, using a needle inserted percutaneously into the epididymis while withdrawing on the syringe and thus, aspirating sperm.





How We Help With Fertility Costs

The cost of fertility treatments can be expensive and some people need to have several sessions to conceive.

We are acutely aware that these bills can rack up fast, which is why we help cover the costs up to 3,350. Depending on your cover, you can claim for this fertility benefit twice per lifetime.

Our fertility benefits are available on a 'per year' basis, enabling members who are on a fertility journey over a number of years – either trying for first pregnancy, or for a second or subsequent pregnancy, you and your loved ones have the peace of mind that your fertility benefit will be reset every year on renewal, allowing you to claim more fertility benefit over a longer period.



Check your Member Area to see exactly what your insurance scheme covers.

We also make a contribution towards your visits to your local GP. However, we know that fitting appointments around your schedule can be tough, so we have these handy services for our members at no additional cost:

- **CareOnCall** – ring a GP or nurse any time of the day or night
- **GPLive** – up to three webcam consultations with a GP from 08:00 until 22:00 Mon - Fri and from 10:00 until 18:00 Sat & Sun
- **Member App** – submit your outpatient expenses by simply uploading a photo of the receipt from your phone

Taking Care Of Your Mental Health

Coping with fertility issues and getting treatments can be emotionally draining. That means it's more important than ever that you make sure you're taking care of your mental health.

At laya healthcare, we cover psychological and psychiatric counselling sessions, so you can get the support you need to get through your treatments.

And don't forget that you can call our unique **24/7 Mental Wellbeing Support Programme** whenever you need someone to talk to. We're on the other end of the line any time of the day or night.

Complementary Alternative Therapies

Some people get extra comfort from natural and alternative therapies when they're going through fertility treatment.

To give you a little extra boost, we cover acupuncture, homeopathy, reflexology and more alternative therapies.

Fitting Fertility Care Around Work

Juggling fertility treatments and work isn't easy. So we're here to help you manage the load. Taking time off work to go to your appointments and get treatment is easier with our absenteeism management service. And if laya healthcare is your work's insurance provider, we can arrange onsite counsellors and occupational healthcare too. **Check your Member Area** and talk to your HR department for more information.



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Whatever stage you're at in your fertility journey, laya healthcare is here to look after you.

Find out how our team can support you and what Fertility Care benefits you can access by calling us on 021 202 2000 or visiting www.layahealthcare.ie/yourbenefits/fertility/



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



www.layahealthcare.ie



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