

looking after you always



# Let's Face Cancer Together

Your guide to  
Cancer Care





# Your Cancer Care, With Laya Healthcare

Experiencing a cancer diagnosis can be daunting and frightening. It can take a huge physical toll on those affected, and there's an enormous emotional toll too.

Through the support of our team, along with our benefits and services, we promise to be there every step of the way to support our members and their loved ones affected by cancer.

You often hear people talk of their 'cancer journey', which hints that a cancer diagnosis can often be just the first step of many in Cancer Care. Cancer treatments can be complex.

We want to assure you we'll support you as you navigate your own journey. We'll be there for you from your first diagnosis through to treatment and hopefully out the other side to enjoy life after cancer.



## Looking After You Always

All our schemes have comprehensive Cancer Care benefits in place to reassure our members and guide them towards the best medical outcome for their cancer diagnosis.

We provide cover for an extensive network of public and private hospitals, including the eight designated Cancer Centres in Ireland. As well as that, Laya healthcare members can access a range of additional Cancer Care benefits along the four key stages of their cancer journey; screening, diagnosis, treatment and recovery.



### Member Area

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



### Customer Care

Talk to one of our **Customer Care Team** today to find out more. Chat online at **www.layahealthcare.ie** or call us on **021 202 2000** if you need help.



### Good To Know...

Available on select schemes, our **Laya Healthcare Concierge** service guides 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.



# Helping You On Your Journey

This handbook will guide you towards the benefits and services members can access along the four key stages of cancer care:



1. Cancer Screening



2. Diagnosis



3. Cancer Treatment



4. Recovery & Support

**021 202 2000**  
layahealthcare.ie





# 1

## Cancer Screening

There are a number of well-recognised cancer screening tests and programmes that can help detect cancer before signs and symptoms appear in the body.







## The Benefit Of Screening

It's understood that half of cancers can be prevented. As well as offering early diagnosis, cancer screening is an important tool because it can identify cancers at an early stage or identify if you are specifically at risk of certain cancers. Such early detection enables you to optimise cancer treatment decisions with your medical team and plan for the best medical outcome for your diagnosis.





## Private Access To Cancer Screening

Cancer Diagnosis	Benefit Detail
<b>Colon Cancer</b>	We cover colon cancer screenings, once certain clinical indicators are met, e.g. you have a family history or condition that warrants routine follow-up surveillance.
<b>Cervical &amp; Prostate Cancer</b>	We cover the cost of a consultation with a registered GP for cervical and prostate cancer as part of your everyday medical expenses.
<b>Breast &amp; Mammogram</b>	We cover the cost of a consultation with a registered GP for breast examination screening as part of your everyday medical expenses. Breast cancer screening involves an x-ray of the breast tissue, called a Mammogram. If you have presented to your GP with a concern and elect to have this carried out privately, we will cover the full cost of Mammograms in direct payment centres, so you don't need to pay anything on the day yourself.

### Am I Covered?



You can access your Member Area to check your level of cover at any time that suits you, or chat to one of our **Customer Care Team** to find out more.



[Chat to our Team](#)

## National Screening Service

The Government provides a National Screening Service, which includes screening tests for breast cancer, cervical cancer, bowel cancer and diabetic retina testing. There are criteria in order to be eligible for these screening programmes.

If you'd like to find out more about National Screening, visit [www.screeningservice.ie](http://www.screeningservice.ie)

## Screening For Hereditary Cancers

Screening tests are available for most common hereditary cancers including **breast, colorectal and ovarian cancer**. Check with your General Practitioner or your Consultant to see if you would meet the criteria for such testing.

It can be daunting, we know, so our team can guide you through all the options available to you. You can also check your cover at any time in your Member Area.





## Genetic Screening

### What Is Genetic Testing?

If cancer runs in your family and you're worried that it might affect you in the future, it might be worth considering genetic testing. Blood tests will be carried out on your genes to help detect if you're more likely to develop certain hereditary cancers. For example, two genes called BRCA1 and BRCA2 are now known to be important in hereditary breast cancer.

To learn more about Genetic Testing **click here.**

go to [layahealthcare.ie/yourbenefits/cancercare](https://layahealthcare.ie/yourbenefits/cancercare)



Chat to our Team

## Am I Eligible For Genetic Testing?

Talking to your GP is the first step to find out if genetic testing is suitable for you – it's only available on direct referral from a GP. Typically, they'll explore your family history, asking questions such as:

- Who in your family has had cancer, and what is their relationship to you?
- What type of cancer they were diagnosed with?
- How old they were when they were diagnosed?

Having two close family members on the same side with the same or related cancers is an indication that you're eligible for genetic testing. Your GP can offer you advice and support to help you make the right decision for you.

## Am I Covered?

Over half of our schemes offer cover for genetic consultation and screening for some of the most common hereditary cancers including breast, ovarian and colorectal cancer. You need to be referred for this testing by your GP, who will directly assess if you are an eligible candidate for genetic testing.



## What's Involved?

There are a few steps to take once your GP has referred you to a specialist Genetic Testing Consultant. We offer cover for the Cancer Genetics Centre in the Mater Private hospital in Dublin. It's Ireland's first onco-genetics clinic providing Hereditary Cancer Risk Counselling and Genetic Testing.

1

### Counselling

This is an initial two-hour session to provide you with clear and relevant information about genetic risk factors and provide sensitive guidance based on your history.

2

### Genetic Testing

A blood sample will be taken and screened for certain genetic markers or 'mutations' that indicate a pre-disposition to certain hereditary cancers.

3

### Results

If harmful genetic markers or 'mutations' are discovered, you will have several options available to you and the specialist cancer genetics team will guide you through these with huge care and sensitivity. One option that some people explore is risk-reducing surgery. If you get to that point, our team at laya healthcare is here to assure you of your cover in both private and public hospitals. You'll be in safe hands with us, we promise you that.

## How can I choose a scheme?

Choose a plan today that offers you genetic testing cover. Talk to one of our team on **021 202 2000** or email us at **info@layahealthcare.ie** if you're interested in finding out more about Genetic Testing.



Chat to our Team



## Take Control

When it comes to cancer, knowledge is power and we've created some easy and practical ways that you can take control of your health.

### thrive - [www.layahealthcare.ie/thrive](http://www.layahealthcare.ie/thrive)

Our Thrive hub offers practical health and lifestyle advice on helping to reduce your risk of cancer, including the latest research from our partners Breakthrough Cancer Research.



### healthcoach - [www.layahealthcare.ie/healthcoach](http://www.layahealthcare.ie/healthcoach)

Take control of your health and wellbeing with healthcoach, our exclusive benefit that offers members a fully personalised fitness, nutrition and mental wellbeing programme.



## Employee Support

If your employer contributes or pays for your private health insurance, they may also cover additional Health & Wellbeing supports including cancer-related events, screenings and eLearning opportunities. Laya healthcare is the largest Health & Wellbeing provider in Ireland and our members benefit from expert cancer supports and services specifically tailored for the workplace.





# Executive Health Check

As well as cancer screening, we also offer an **Executive Health Check** service in select private hospitals. Like an NCT for your body, this comprehensive physical examination can include physician consultations, chest x-rays, stress tests, dietician consultations and more. The tests you get depend on your personal history and lifestyle.

Select laya healthcare schemes cover a contribution towards the cost of an Executive Health Check every two years. To find out more about this screening, visit [www.layahealthcare.ie/formembers/executivehealthcheckcentres](http://www.layahealthcare.ie/formembers/executivehealthcheckcentres) or talk to one of our team today.



Chat to our Team

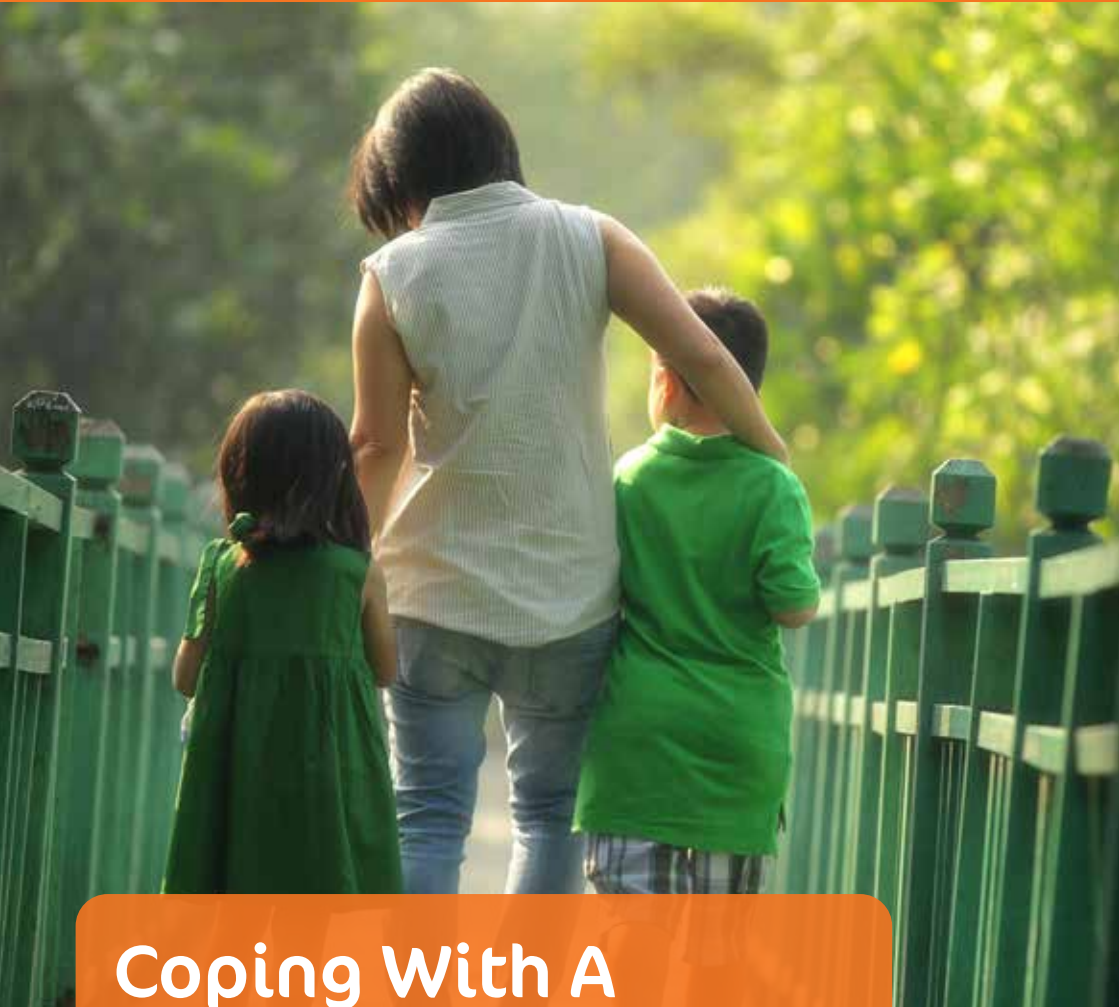
# 2

## Diagnosis

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







## Coping With A Cancer Diagnosis

A cancer diagnosis is a life-changing experience. At laya healthcare, we promise to be right by your side throughout, offering you advice and support when you need it most.





Benefit	Detail
<p><b>Quick Access</b></p>	<p>Our members can benefit from quick access and excellent outpatient cover for a comprehensive range of diagnostic screenings including Mammograms, MRI scans and CT scans in approved centres to help identify certain common cancers and establish the best treatment plan.</p> <p>Coping with a cancer diagnosis requires a combination of financial and emotional supports, and we promise to guide you with care and compassion through it all.</p>
<p><b>24/7 Mental Wellbeing Support Programme</b></p>	<p>Laya healthcare is the only health insurer to provide a 24/7 Mental Wellbeing Support Programme to its members. It's so important to look after your mental wellbeing as well as your physical health when going through cancer, and our members can access a network of qualified counselling psychologists including specialist cancer counsellors to support them, their family and loved ones going through a cancer diagnosis. For more information visit <a href="http://www.layahealthcare.ie/mentalwellbeingsupport">www.layahealthcare.ie/mentalwellbeingsupport</a></p>
<p><b>24/7 Access to GPs and Nurses</b></p>	<p>Our CareOnCall service gives members unlimited 24/7 access to nurses and Irish-registered GPs to discuss symptoms, side-effects of treatment or any concerns they have around their cancer diagnosis. It also gives members access to an online prescription service which can be convenient. For more information visit <a href="http://www.careoncall.ie">www.careoncall.ie</a></p>
<p><b>Second Opinion</b></p>	<p>A second medical opinion can offer huge comfort to someone going through cancer who is concerned about their diagnosis or treatment plan. Our Consultant Connections benefit offers members with a serious illness access to a review of their medical case by an international specialist.</p> <p>Please note that some conditions are unsuitable for this benefit and a list of conditions considered for referral is available on request.</p> <p>Please call us on 021 202 2000 or email us at <a href="mailto:info@layahealthcare.ie">info@layahealthcare.ie</a> if you're interested in finding out more.</p>





## Understanding Cancer

Understanding cancer risks and what happens next if you're diagnosed is a hugely important first step in the journey.

### What Causes Cancer?

There are a number of contributory factors and it is often a combination of these that leads to someone developing cancer. The biggest factor is age; over half of people in Ireland who develop cancer are over 65 years old<sup>1</sup>. Other factors include smoking, family history, diet, lifestyle, lack of exercise, over-exposure to the sun, infections and exposure to carcinogens (cancer-causing substances).

<sup>1</sup> NCRI Cancer FactSheet - <https://ncri.ie/sites/ncri/files/factsheets/Factsheet%20all%20cancers.pdf>



## What Benefit Is My Health Insurance To Me If I Get Cancer?

Having health insurance offers many benefits to cancer patients, including faster access to diagnosis, more control over your treatment options and choice of Consultant to look after you. It will give you peace of mind over your treatment and can relieve the significant additional costs that can be incurred with cancer treatment.

## What Is The Cost Of Cancer

**€756** - the average extra spend per month for a cancer patient

(source: The Real Cost of Cancer report by the Irish Cancer Society, 2019)

Few people talk of the financial cost of a cancer diagnosis, and that's where being a laya healthcare member really helps. Many people will have to stop work when they get a cancer diagnosis, and will experience a drop in income. On average, cancer patients will face extra costs including travel and accommodation costs, parking, hospital stays, consultant visits, physiotherapy, as well as clothing and personal care.

At laya healthcare, we help ease the financial burden of a cancer diagnosis in any way we can. We contribute towards the cost of everything from consultants fees to everyday medical costs. We fully cover the cost of breast prosthesis, hair prosthesis or a wig following treatment. If you need it, we can even put you in touch with a financial adviser as part of our 24/7 Mental Wellbeing Support Programme.



# 3

## Cancer Treatment

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









# Cancer Treatment

The aim of treatment is to stop the spread of cancer and, where possible, remove it entirely from the body. The treatment recommended to you will depend on the type of cancer you have and the stage it is at. It can involve surgery, chemotherapy, radiotherapy or biological therapies or a combination of these.





## Nice to know...

As a member you are covered for a range of treatment options including chemotherapy, radiotherapy and 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.



If your scheme provides access to private or hi-tech hospitals, an excess is only applicable on the first claim for cancer treatment.

**Health insurance made simple;** don't understand what 'excess' on your scheme means? No problem, you're not alone.

Visit [www.layahealthcare.ie/healthinsurancemadesimple](http://www.layahealthcare.ie/healthinsurancemadesimple) to view our handy guide to help members understand some of the more common terms in health insurance.

## Where Will I Be Treated?

Cancer Care is typically managed on an 'in-patient' basis in hospital – this covers treatment, procedures and accommodation in a hospital once you are admitted. This may vary from being admitted for a few hours or a day, a night or more.

Many people have to travel long distances to receive cancer treatment, the cost of which can add up pretty quickly. We cover up to 100 per overnight cost of accommodation (hotel, B&B, etc.) to those who need to travel more than 40 miles to receive outpatient cancer treatment.

Talk to one of our Team today to find out more about this benefit, or go to your Member Area to submit a claim.



Chat to our Team



## Cancer Care Services at Home

At laya healthcare, we recognise that it is sometimes better for you to be treated in the comfort of your own home.



## YourCare@Home

Cancer treatment support services, including IV antibiotics and steroids, are provided by our YourCare@Home nurses 365 days a year.

All laya healthcare schemes cover this service, although geographical limits may apply. Members must be referred by their hospital Consultant to avail of this service.

For details visit [www.layahealthcare.ie/yourcareathome](http://www.layahealthcare.ie/yourcareathome)

“Laya healthcare’s YourCare@Home service allowed me to be discharged from hospital and be treated for wound dressings in the comfort of my own home. The service saved me so much time and effort. I didn’t have to travel to the hospital or queue for ages for a procedure that only took minutes. laya’s nurses were fantastic, they came on specific days to my home so I had the certainty of knowing when I’d be treated. I’d highly recommend this service to other members.”

**Dara Monaghan,**  
**Dublin**



Chat to our Team



## Child Home Nursing

We also offer Home Nursing for Children who are in convalescence after cancer treatment. You can check your Member Area or talk to one of our Care Team today to discuss your needs if this service is of interest.

## Access GPs 24/7

For added peace of mind, every member gets access to our CareOnCall benefit that gives them 24/7 access to experienced GPs, Nurses and Physiotherapists should they need it. For more information, visit [www.careoncall.ie](http://www.careoncall.ie)

This may just be a call to get some reassurance on the treatment you are receiving or any adverse effects of cancer treatment you may be experiencing.

All our schemes provide cover for three GPLive consultations at no additional cost, so check your Member Area today to check your entitlements.





## It's The Little Things

Smaller benefits really add up when someone is going through cancer treatment. Aside from major treatments like chemotherapy and radiation, you can get additional treatments that can be of huge emotional and physical benefit to cancer patients.

Benefit	Detail
<b>Hair piece and wigs</b>	<p>Losing your hair can be a hugely upsetting side effect of cancer treatment. We provide cover for hair prosthesis or wigs following treatment to help our members to feel more confident and comfortable. You can check your Member Area or talk to one of our Care Team to check how you are covered.</p>
<b>Sleeping caps</b>	<p>Sleeping caps can bring huge comfort to someone going through chemo, they can help minimise itching and provide warmth while you sleep. We fully cover sleeping caps, it's simple to submit your claim through our Member App.</p>
<b>Eyebrow tattooing</b>	<p>We cover a monetary contribution towards the cost of eyebrow tattooing on all our schemes.</p>
<b>Manual lymph drainage</b>	<p>Manual lymph drainage is a specialised massage technique by trained therapists that helps circulation of the fluids that support your immune system. We provide full cover for up to €500 with no excess, check your level of cover today or call one of our team to find out how we can help.</p>
<b>Alternative treatments</b>	<p>For those keen to access holistic and natural treatments, our schemes offer a broad range of natural and alternative therapies including acupuncture, dietetics, osteopathy to name just a few. Check your Member Area to find out what alternative therapies you're eligible to avail of today to help you at every stage of your cancer journey.</p>



# 4

## Recovery & Support

The road to recovery from cancer is an emotional and physical journey. It will take time for our members to recover and resume their 'normal' lives.









## Recovery & Support

Providing emotional support is hugely important during this time, and that's where laya healthcare is unique – we want to look after your mental wellbeing as well as your physical self. We promise to hold our members' hands every step of the way.



Benefit	Detail
<p><b>24/7 Mental Wellbeing Support Programme</b></p>	<p>It can be difficult to cope with life after cancer. But you're not alone with laya healthcare. We're the first health insurer to offer 24/7 counselling support to our members at no additional cost. This can help those affected by cancer to take care of their mental wellbeing and adjust to 'life after cancer'.</p>
<p><b>24/7 Access to GPs and Nurses</b></p>	<p>Our CareOnCall service gives members unlimited 24/7 access to nurses and Irish-registered GPs to discuss any concerns they may have after Cancer Treatment. Our clinical team, which includes Physiotherapists, will listen and offer help as appropriate.</p>
 <p>healthcoach by laya healthcare <small> proudly part of AIG </small></p>	<p>Our exclusive benefit can help cancer survivors to get back on their feet with a personalised health and wellbeing plan to help their recovery. Visit <a href="http://www.layahealthcare.ie/healthcoach">www.layahealthcare.ie/healthcoach</a> today.</p>
 <p>thrive health &amp; wellness by laya healthcare</p>	<p>Worried about how your lifestyle maybe affecting your health? Healthier living can help prevent cancer and improve your medical outcome.</p> <p>Visit our <b>Thrive hub here</b> to learn more.</p>



## Nice to know...

Returning to work after experiencing cancer can be difficult. Our Occupational Health Team at laya healthcare offers some helpful advice to members who need some guidance on returning to work after a cancer diagnosis.



# Useful Links On Cancer

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

- **Irish Cancer Society** – [www.cancer.ie](http://www.cancer.ie)
- **Marie Keating Foundation** – [www.mariekeating.ie](http://www.mariekeating.ie)
- **HSE** – [www.hse.ie/eng/health/az/c/cancer](http://www.hse.ie/eng/health/az/c/cancer)
- **ARC Cancer Support Centres** – [www.arccancersupport.ie](http://www.arccancersupport.ie)
- **Breakthrough Cancer Research** (a laya healthcare partner) – [www.breakthroughcancerresearch.ie/about](http://www.breakthroughcancerresearch.ie/about)





## Breakthrough Cancer Partnership

At laya healthcare, we want to ensure our members get the best cancer treatment today but also into the future as new technology and advances in medicine emerge. That's why we partner with Breakthrough Cancer. This charity finances exceptional cancer research in Ireland, leading to more effective treatments for Irish and international patients.

### The focus of the charity is on:

- ✓ Funding world-class cancer research into poor prognosis cancer, which are poorly served by current treatment options
- ✓ Facilitating collaboration between scientists and clinicians across Ireland and Internationally
- ✓ Translating lab discoveries into new effective treatments for cancer patients today, tomorrow and into the future
- ✓ Breakthrough Cancer has already invested over €4m in cancer research





looking after you always



**Whatever stage of your Cancer Journey you are at – whether it's initial screening or you've just been diagnosed, Laya Healthcare will look after you, always.**

To find out more about how our team can support you, or what Cancer Care benefits you can access, simply call us on 021 202 2000 or visit our website [layahealthcare.ie/yourbenefits/cancercare](http://layahealthcare.ie/yourbenefits/cancercare)



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



[info@layahealthcare.ie](mailto:info@layahealthcare.ie)



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Little Island, Co Cork, T45 E181.

**021 202 2000**  
[layahealthcare.ie](http://layahealthcare.ie)

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