

Female focus

How Irish Life Health supports women's health at every stage of life.



Introduction

Besides offering health insurance that offers real peace of mind, Irish Life Health is committed to helping people live healthier lives. To understand how we can achieve this, we regularly ask members about their health and wellbeing needs, priorities and concerns.

Doing so has highlighted many challenges and issues that women face today. Specifically, we know that obtaining accurate information and access to reliable services isn't always straightforward: conflicting advice can often be delivered by social media, the wider internet and well-meaning friends and relatives.

For women, it's essential to have easy access to expert information and services relating to everything from period pain and fertility issues to pregnancy, birth and beyond, menopause and wider issues around physical and mental health.



Getting expert female health advice is important but accessing it can often be challenging for women.



Menstrual health and contraception

In the past, women were often left to endure problems such as painful, irregular or excessively heavy periods and other conditions associated with menstrual health.

Believing this shouldn't be the case, Irish Life Health now offers many benefits designed to make menstrual health and contraception easier to manage.



1 IN 20

women experience
Premenstrual
Dysphoric Disorder
(PMDD).*

1 IN 10

women have
endometriosis which
can cause intense pain
during menstruation.*

1 IN 10

women suffer
from PCOS
(Polycystic Ovary
Syndrome).*

Access to female health specialists

For most health-related issues, your GP is often the first professional you will consult. However, GPs can't be expected to have in-depth knowledge of every female health condition and the latest treatments available.

That's why Irish Life Health is the first insurer in Ireland to offer in-depth video consultations with expert female health GPs. The GPs who have a specialist interest and experience in female health will give you support and advice in the areas of menstrual health, contraception, fertility and menopause*.

What our Female Health Consultation benefit covers²



A 20 minute video consultation with an expert GP



A post-consultation plan to help you make an informed next step



50% cover towards 4 consultations per policy year

*Our Female Health Consultation service is provided by Centric Health.



Try Digital Doctor

If your question is more straight-forward, you can speak to our Digital Doctor which is an incredibly convenient and flexible service.

Appointments for 24/7 consultations¹ by phone are available and online face-to-face video appointments take place between 08.00 and 22.00. If required, your Irish-based Digital Doctor GP can send a prescription to your pharmacy or refer you to a specialist¹. Appointments are available to book every day except Christmas Day.





Cover towards your own GP

If you'd prefer to speak to your own trusted GP, many Irish Life Health plans offer cover towards GP costs. So check out what your plan offers and make the most of your GP's expertise if you have any concerns about your menstrual health or contraception.



Nurse on Call

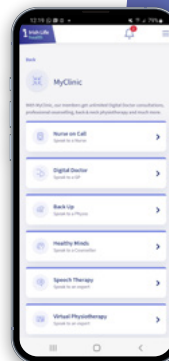
If it's not an emergency and you need advice on your health or wellbeing - for example, managing symptoms - our trained nurses can help. Nurse on Call is available 24/7, 365 days a year and can be contacted from anywhere in the world. Just call + 353 1 562 5150.



Counselling on call

Maintaining positive mental health is as important as looking after your physical wellbeing. Whenever you face a challenging problem, Healthy Minds offers 24/7 phone access to fully trained counsellors, plus face-to-face counselling if it's needed. Just call + 353 1 562 5150. Available to over 18s only.

*See your table of cover and membership handbook for details.



Visit MyClinic on your online account to access Digital Doctor, Nurse on Call and Counselling on call or
CALL
01 562 5150



Are complementary therapies right for you?

If you feel you would benefit from therapies such as acupuncture, homeopathy and reflexology, check to see if your Irish Life Health plan covers complementary therapies.





Maintaining a healthy diet

A healthy diet can help ease PMS symptoms and helps to keep your hormones in check. If you need support and advice about food and maintaining a healthy diet, Irish Life Health plans contribute towards the costs you incur when visiting a dietician or nutritionist. Check your plan to see what you can claim. Or even better, you get unlimited access to our virtual dietitian service via MyClinic.



Focus on fitness

Maintaining an active lifestyle is always a good idea and can also have a positive impact on menstrual symptoms. Check your Irish Life Health plan to see if it contributes towards gym or sports club subscriptions and memberships.



MyLife app

Irish Life Health's dedicated app empowers you to embrace a healthier, more active life. While good for you generally, this can have the added benefit of helping to offset menstrual symptoms.



Radiology

If your doctor believes that scans or ultrasound tests are needed to check anything of concern, your Irish Life Health plan may cover some or all of the costs. Check your plan's benefits to see what you can claim.





Smear tests

Claim towards the cost of this essential test undertaken by a health nurse or GP.



Blood tests

Blood tests are an essential means of identifying a wide range of health issues. Check your plan to see what blood tests you're covered for requested by your health professional.



HPV vaccine

Human Papilloma Virus (HPV) causes cancers and other diseases in both males and females. Approved vaccines offer protection against HPV and associated diseases and Irish Life Health were the first health insurer to provide cover for these vaccines on many of our plans.



Prescription cover

The costs of regular prescriptions can add up particularly for monthly contraception. Check your Irish Life Health plan to see if you can claim on the cost of prescriptions.



Sexual health

Often shrouded in myths and misunderstandings, sexual health can have a direct impact on fertility and general wellbeing. Irish Life Health offers a range of benefits designed to make it easier for you to stay well and protect others.



Screening

Sexually-Transmitted Infections (STIs) can have an impact on fertility and long-term health and wellbeing. That's why Irish Life Health covers a number of important sexual health tests provided by **Let's Get Checked**:



Simple 2 Test

Simple 2 home test kits check for Chlamydia and Gonorrhoea while home HPV tests can detect the presence of Human Papilloma Virus.

The cost of this test is covered in full on selected plans.

Standard 6 Test

The Standard 6 home test checks for six common STIs: Chlamydia, Gonorrhoea, Trichomoniasis, HIV, Syphilis and Hepatitis B.

On selected plans, Irish Life Health contributes €40 towards the cost of the Standard 6 test.



Our partnership with Let's Get Checked means we pay the cost of these tests directly rather than you having to reclaim the costs.



Consulting your own GP?

If a sexual health concern means you need to consult your GP, check out your Irish Life Health plan to see what cover it offers for day-to-day health costs.



Digital Doctor: complementary to your regular GP

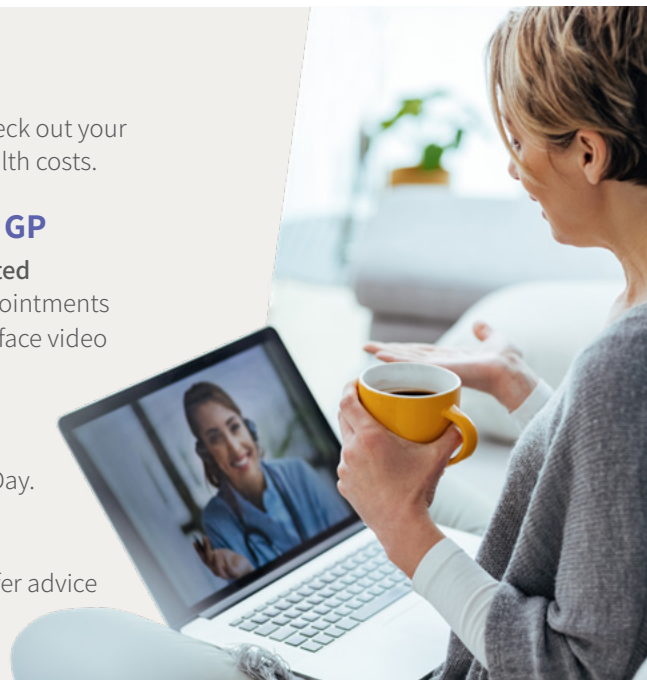
The Digital Doctor benefit gives Irish Life Health members **unlimited consultations** with an Irish based GP via phone or video call. Appointments for 24/7 consultations¹ by phone are available and online face-to-face video appointments take place between 08.00 and 22.00.

If required, your Irish-based Digital Doctor GP can send a prescription to your pharmacy or refer you to a specialist¹. Appointments are available to book every day except Christmas Day.



Nurse on Call

If you have a sexual health query our Nurse on Call service can offer advice and reassurance 24/7, 365 days a year. Just call + 353 1 562 5150.



Nurse on Call is available 24/7, 365 days a year. Just call 01 562 5150

Maternity support

Support and reassurance

When a baby is on the way, you have a thousand things to think of. Since the health of you and your baby is the most important consideration, Irish Life Health offers a range of benefits specifically to support you through your entire maternity journey.



GP cover

Your own GP is one of the first health professionals you'll want to consult once it looks like you're pregnant. So check your cover to see if your plan offers day-to-day benefit that contributes towards the costs of GP visits.



Got questions? Nurse on Call has the answers

You'll have lots of health questions and concerns, especially if it's your first pregnancy. So it's incredibly reassuring to know an expert is always available **24/7, 365 days a year**. Nurse on Call offers answers and advice on a vast range of subjects related to pregnancy, birth and beyond including:

General pregnancy health
(travel, diet, exercise etc.)

Coping with common symptoms

Vaccinations during pregnancy

Infectious diseases affecting pregnancy

Potential miscarriage / ectopic pregnancy





In-patient and outpatient consultant fees

Costs add up when a baby arrives. Irish Life Health plans contribute towards the antenatal consultant costs, other medical costs such as blood tests and your stay in hospital as an in-patient.



Prenatal benefits

Support from your Irish Life Health cover begins long before birth itself.

BENEFITS	BENEFIT DETAIL
Dietician or Nutritionist consultation	Under this benefit you can claim contributions towards the cost of attending a nutritionist or a dietician* consultation.
Pre/Post-natal yoga and pilates	This benefit allows you to claim back some of the costs of pregnancy yoga, pregnancy pilates, baby yoga and baby pilates.*
Acupuncturist	With this benefit you can claim contributions towards the cost of attending an acupuncturist.*
UMamma	This benefit gives you a point-of-sale discount on holistic pre and post-natal treatments at the UMamma Sanctuary.
3D & 4D maternity scans & early pregnancy scan	This benefit allows you to claim a contribution towards 3D & 4D maternity scans or early pregnancy scan depending on your plan. See your table of cover for specific entitlements.
Zika screening	Under this benefit you can claim a contribution towards the cost of a Zika screening consultation and/or test through the Tropical Medical Bureau.

BENEFITS	BENEFIT DETAIL
Pre / post-natal medical expenses	<p>Under this benefit you can claim back some of the costs of pre/post-natal care provided by a consultant, GP or a midwife during and after your pregnancy. The following costs are included and can be claimed per pregnancy:</p> <ul style="list-style-type: none"> > Outpatient consultant's fees (obstetrician and gynaecologist), > Maternity scans > Antenatal classes run by a midwife – both pre and post-natal. > Pre and post-natal physiotherapist services provided by U Mamma or by a chartered physiotherapist with a specialty in women's health.

*Some benefits must be carried out by registered practitioners – see your Membership Handbook for relevant bodies. Some terms & conditions may also apply; please refer to your membership handbook.



GentleBirth app: its name says it all

As its name suggests, the GentleBirth App has been developed to guide you through the entire birth and early parenting journey. Blending brain science with technology, it shares breathing, mindfulness and medical hypnosis techniques designed to make everything far more manageable.

The app offers four separate options - Fertility, Pregnancy, Parenting and Special Circumstances – each of which help with wherever you are on your parenting journey. Check your plan to see if it covers access to the GentleBirth App.





Post-natal benefits

To welcome your newborn, and give you both the best possible start, you can add them to your policy for free until your first renewal following their birth.

Here's a full list of all the post-natal benefits available from Irish Life Health:

When you first get home...

BENEFITS	BENEFIT DETAIL
Welcome Home food hamper	This benefit allows you to claim a Welcome Home Food Hamper and a 30 minute telephone consultation from the nutritionists at Gourmet Fuel.
Post-natal support	Under this benefit we will cover the cost of post-natal support in your home provided by Doula Care Ireland after your baby is born.
Early discharge maternity benefit	With this benefit you can claim back a cash payment where you have given birth in a medical facility covered under your plan and are discharged after only one night.
Post-natal domestic support	Under this benefit we will cover the cost of a number of sessions of domestic home help provided by Myhomecare.ie after your baby is born.
Breastfeeding consultancy	This benefit allows you to claim back some of the costs of a consultation with a qualified breastfeeding consultant.*
Baby sleep consultations	Under this benefit you can claim a contribution or discount towards the cost of a Skype or telephone baby and toddler sleep consultation from Baby Sleep Academy.*
Post-natal night nurse care	This benefit allows you to claim back some of the costs towards the services of a paediatric nurse* at home after you have your baby.

The first twelve months...

BENEFITS	BENEFIT DETAIL
Maternity Mental Health Support	Under this benefit we will contribute towards the cost of counselling sessions provided by Nurture for antenatal and post-natal depression.
Pre / Post-natal medical expenses	<p>This benefit allows you to claim back some of the costs of pre/post-natal care provided by a consultant, GP or a midwife during and after your pregnancy. The following costs are included and can be claimed per pregnancy:</p> <ul style="list-style-type: none"> > Outpatient consultant's fees (obstetrician and gynaecologist), > Maternity scans > Antenatal classes run by a midwife.* Both pre and post-natal > Pre and post-natal physiotherapist services provided by U Mamma or by a chartered physiotherapist with a specialty in women's health.
Baby massage	This benefit allows the parent or legal guardian of a child to claim a contribution from us towards the cost of a baby massage course provided by a Baby Massage Therapist.
Baby swimming classes	Member can claim both discount and contribution.
Meningitis B / Chicken Pox vaccines	This benefit allows you to claim a contribution from us towards the cost of a Meningitis B or Chicken Pox vaccine.* Chicken Pox vaccine is given after the child is 12 months old.
Post-natal night nurse care	This benefit allows you to claim back some of the costs towards the services of a paediatric nurse* at home after you have your baby.

*Some benefits must be carried out by registered practitioners – see your Membership Handbook for relevant bodies. Some terms & conditions may also apply; please refer to your membership handbook.

Fertility

Fertility issues affect many people across Irish society. Currently, one in six couples struggle to conceive a child*, a statistic that doesn't include LGBTQ+ couples using fertility treatments or single women freezing their eggs.

At the moment, Ireland is the only EU country that doesn't offer publicly funded IVF fertility treatment. However, the Irish government is planning to introduce this for public patients in 2023.

Against this background, Irish Life Health offers a range of benefits designed to help overcome fertility issues and make conceiving more straightforward and less stressful:

1 IN 6
couples struggle to conceive*

GP cover

Your GP is one of the first sources of information about fertility and can steer you towards more specific assistance. Check your plan to see what day-to-day cover you have that may help with GP costs.

Female Health Consultation

Irish Life Health is the first health insurer to give our members access to expert female health GPs for in-depth video consultations from anywhere. It offers specific advice and help with health issues facing women, including menopause. More details of this valuable benefit can be found on page 2².

Need to see a consultant or specialist?

If more specialised help is needed, your Irish Life Health plan may pay towards a consultation with a fertility consultant or specialist. Check your plan to see what cover it offers.



*Source: Dept plans to fund IVF treatment next year - Donnelly (rte.ie)



Monitoring fertility using fitness wearables

Understanding menstrual cycles can be of great benefit in managing fertility. Technology such as fitness wearables offers valuable insights into individual trends and can help identify issues that should be highlighted to a doctor. Check your plan to see if it contributes towards the cost of a fitness wearable.



Fitness and gym membership

Obviously staying fit will benefit your general health and wellbeing. In addition, exercise has been found to help reduce ovulation problems. We recommend that you should always consult with a healthcare professional before undertaking any exercise programmes.



Smear tests

While very important in relation to general health, it's wise to undergo cervical screening before you try to become pregnant. You should check your plan to see what costs you are covered for.



Health screening

Your overall state of health can have an important influence on your fertility and ability to conceive. Irish Life Health benefits allow you to claim back costs of various health screenings including VO2 Max screening and sexual health screenings.





Stopping smoking

Stopping smoking is one of the best steps you can ever take to benefit your general health. Smoking has a key impact on fertility; in fact, women double their chances of getting pregnant each month if they stop smoking. And as smoking has a significant impact on the health of unborn babies, you should definitely stop ahead of trying to conceive.*

All Irish Life Health members can avail of €70 off the cost of an Allen Carr Easyway to Stop Smoking session. This is one of the most successful smoking cessation methods, boasting a 90% global success rate.



Acupuncture

Trying to conceive can be a stressful time and acupuncture can help you manage your stress levels. Check your plan to see if it contributes towards the cost of acupuncture sessions.



Eating well

As a cornerstone of health and wellbeing, your diet also has an important influence on your ability to conceive. Your plan may contribute towards the cost of seeing a dietician or nutritionist. All Irish Life Health members have access to unlimited consultations with a virtual dietitian via MyClinic.



Testing your fertility

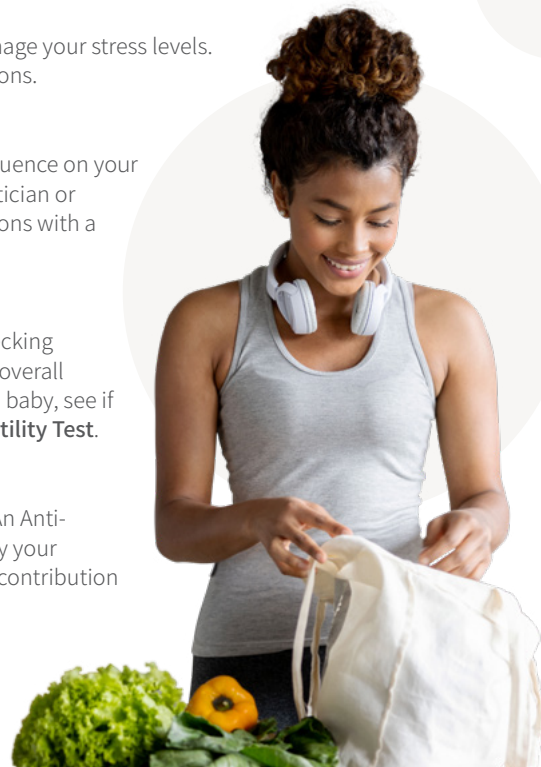
His & Hers Fertility Tests do exactly what their name suggests. As well as checking female blood and hormone levels, they also assess semen quality to identify overall chances for success when trying to conceive. If you are thinking of trying for a baby, see if your Irish Life Health plan will contribute towards the cost of a **His & Hers Fertility Test**.



Counting eggs

Women are born with a fixed number of eggs and these decrease over time. An Anti-Mullerian Hormone (AMH) test counts how many eggs you have left to identify your chances of conceiving successfully. Check your plan to see if you can claim a contribution towards the cost of an AMH test.

*How smoking affects female and male fertility – tommys.org





Paying towards fertility treatment

If you haven't been able to conceive naturally, and decide to opt for fertility treatment, Irish Life Health can contribute towards various treatments. These include Intra Uterine Insemination (IUI), In Vitro Fertilisation (IVF) and Intra Cytoplasmic Sperm Injection (ICSI).



Freezing sperm

Often, sperm is frozen in case a medical problem may cause infertility. If this happens, the man is screened to ensure he has no infectious diseases, following which his donation is made, frozen and thawed when required. Check to see if your plan contributes towards this cost.



Would you like a second opinion?

If you face fertility issues, would you prefer to get a second opinion to confirm what you have been told? Irish Life Health's International Second Opinion Service can have your diagnosis and treatment independently reviewed by one of a range of leading medical centres around the world, such as the world renowned Harvard Medical School's Teaching Hospitals, London's King's College Hospital and London's Great Ormond Street Hospital. This benefit is available on all Irish Life Health Hospital plans.



Dealing with stress

Fertility issues can be a profound source of stress and anxiety. Irish Life Health offers a number of ways to cope with, and overcome, these challenges:

Nuture

Your plan may contribute towards counselling sessions with Nurture. Nurture specialises in maternity mental health and offers support in the event of antenatal and post-natal depression, fertility issues and miscarriage.

Healthy Minds

Offers 24/7 access to trained, understanding counsellors. More details can be found on page 20 of this brochure.



Nurture Health

LifeWorks

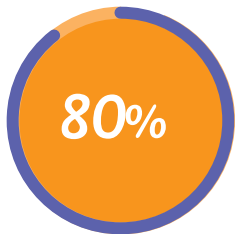
The LifeWorks App, available from your preferred app provider, offers self-help tools that you can use in your own time. When you download it, sign up by using ILH- followed by your member number (e.g. ILH-1234567) as your invitation code.

LifeWorks

Managing menopause

While a natural stage of every woman's life, menopause can be a stressful and difficult experience. Astonishingly, a survey* revealed that only 2% of women felt their health professional showed an understanding attitude when they were experiencing menopause.

Other notable findings included:



of women were unprepared for menopause**



of women knew little or nothing about it beforehand**



of women felt isolated during the menopause



In the light of all this, Irish Life Health offers a range of benefits that can help during every stage of peri-menopause, menopause and beyond...

*Source Lidl leads way with paid leave after pregnancy loss or miscarriage – The Irish Times

**The menopause is where mental health was 10 years ago' – The Irish Times



GP and day-to-day treatments

As with other health issues, your own GP is your first port of call if you need assistance with any aspect of menopause. So check if your Irish Life Health plan contributes towards day-to-day costs such as GP visits plus other important day-to-day services like blood tests.



Female Health Consultation

Irish Life Health is the first health insurer to give our members access to expert female health GPs for in-depth video consultations from anywhere. It offers specific advice and help with health issues facing women, including menopause. More details of this valuable benefit can be found on page 2².



Consultant visits

If your menopause experience or symptoms means you need more specialised help, such as that provided by a consultant, your Irish Life Health plan may contribute towards these costs. You should check your plan to see exactly what it covers.



Irish Life Health is the first health insurer to give our members access to expert female health GPs

Managing the mental health dimension

Menopause can have a significant impact on your mental as well as your physical wellbeing. If you experience anxiety, stress or depression, counsellors from Nurture Health and The Menopause Hub can offer valuable help and support. Your plan's Table of Cover will tell you if you are covered for these services.



Because we all need a healthy mind as well as a healthy body. No matter how small or challenging the problem, the **Healthy Minds³** benefit delivers all-round support with professionally trained counsellors on hand **24/7** to listen and give you considered and practical advice.



Call 01 562 5150 to speak to a qualified counsellor 24/7, 365 when and where you need it, or download the **LifeWorks App** and use 'ilh-' followed by your member number as your invitation code e.g. ilh-1234567

**Call
01 562 5150**
to speak to a
qualified counsellor
24/7/365



Physiotherapy

Some physical symptoms of menopause can be relieved with the help of a physiotherapist. Non-invasive treatments such as exercise and manual therapies are often helpful, depending on the issues you encounter. As with other benefits, you should check your plan to see if it contributes towards the cost of visiting a physiotherapist.





Dealing with diet

It's obvious that eating and diet have a direct impact on all aspects of health. Menopause is no exception and advice from a dietician or nutritionist can help manage risks such as heart disease and reduced bone density. Check if your plan includes dietician and nutritionist benefits. All Irish Life Health members have access to unlimited consultations with a virtual dietician via MyClinic.



Winning the weight battle

Menopause can make managing weight even more of a challenge. Your Irish Life Health plan may include cover towards the cost of weight management programmes.



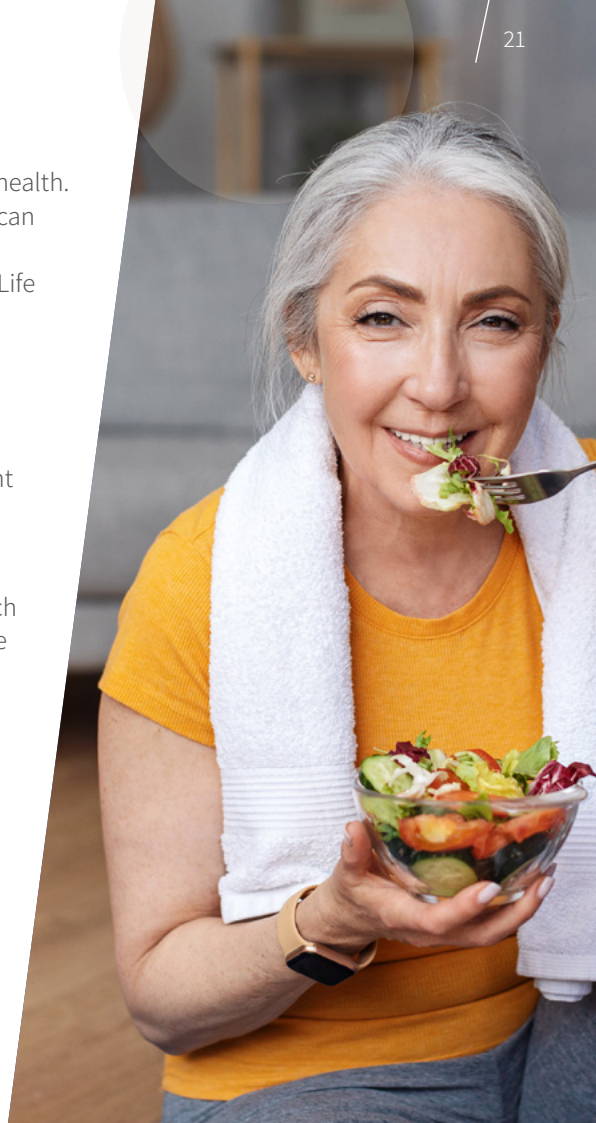
Checking bone density

Menopause can increase the risk of bone density related problems such as osteoporosis. A Dual Energy X-ray Absorptiometry (DEXA) scan is the most accurate way to assess bone strength and the risk of a breakage. If you are experiencing symptoms of menopause, check if your plan contributes towards the cost of a DEXA scan.



Breast health

Over the age of 45, the risk of breast cancer rises significantly. As mammograms are a valuable method of checking for breast cancer, the State offers these free every two years to women aged over 50. If you are younger than this, or want to take a supplementary mammogram, you should check your Irish Life Health plan to see if it will contribute towards the cost.





Complementary therapies

If you feel that therapies such as acupuncture, homeopathy or reflexology would help you manage the symptoms of menopause, check your plan to see if it contributes towards the costs.



MyLife app

It's important to focus on health and fitness at every stage of your life. Menopause is no exception and the MyLife app will help you set goals that encourage you to become fitter, eat better and manage your mental wellbeing. Download it from the App Store or Google Play.



IMPORTANT TO NOTE:

Whenever you pay for any health or medical treatment, you should keep all your receipts. If your plan lets you claim a contribution towards the cost, you'll need to upload photos or scans of the original receipts.

Terms and conditions apply. See your table of cover and membership handbook for details. Information correct as at 01 November 2023.

¹Where clinically appropriate. Subject to availability. Non-emergency consultations only, otherwise contact 112 or your Emergency Department.

²Female Health Consultation is provided by Centric Health. This service is not intended to replace your usual GP, it is designed to give you expert GP advice and support in the area of female health. This benefit is available on all hospital plans and gives 50% cover towards four consultations per policy year.

³Professional counselling is provided through Telus Health. Where this benefit is available on your plan, you will have access to a dedicated counselling and advisory service, via telephone or webchat, and access to an online portal which provides self-assessment tools and content (for members aged 16 years and over). If deemed clinically appropriate by your telephone counsellor, this benefit also includes up to 6 follow-up counselling sessions per presenting problem (for members aged 18 years and over) via telephone, video, or in-person. A period of 12 months must pass since your last counselling session before you can access further counselling sessions for the same presenting condition. The telephone and webchat counselling service is available 24 hours a day, 365 days a year.

