

looking after you always



# Baby On Board

Your guide to  
Maternity Care





# Baby On Board

Getting ready to welcome a new baby to your family? Well, this is exciting.

Over the next few months, we're sure you have a lot on your to-do list. Choosing names, painting nurseries and shopping for tiny outfits will keep you busy.

Don't forget that laya healthcare is here to share the load. Leave it to us to help you and your baby get the care you need. From pregnancy to birth, and to life with a newborn, we'll support you and your growing family every step of the way.

## Looking After You from Bump to Baby

Preparing for a baby is hard enough, so laya healthcare has comprehensive

Maternity Care benefits to care for your mind and body.

If you decide to go semi-private or private, we cover hospital care during your pregnancy, the birth of your child and beyond.

We also offer great benefits you might not even know you need yet. For example, you can claim for maternity bras, pregnancy yoga, and even get meals delivered to your door (a real favourite among our members!)

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



## Are You Covered?

There's a 52-week waiting period before members can claim maternity benefits. If you're new to laya healthcare, check when you joined to see when your maternity benefits kick in.

Benefits and services vary depending on your particular health insurance scheme. Make sure you understand what yours covers.



## Member Area

You can access your **Member Area** to check your level of 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](http://www.layahealthcare.ie) or call us on **021 202 2000** if you need help.



## Good To Know...

**Laya Healthcare Concierge** is a new and exclusive personal service in Ireland 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.

**Click here** for further information.

\*available on select schemes.



# Helping You On Your Journey

Find out about the great benefits you and your baby can access throughout your pregnancy, and beyond.



1. Maternity Care Packages



2. Your Pregnancy



3. Giving Birth



4. Life After Baby Arrives

**021 202 2000**  
layahealthcare.ie







# 1

## What Maternity Care Is Right For You?

Now that you're pregnant, you have an important decision to make. What type of Maternity Care suits you best? This influences your pregnancy, birth and postnatal care.







# Maternity Care

Most Maternity Care in Ireland is delivered in a hospital setting. This is also where you can get the best value from your health insurance. We cover in-patient hospital delivery and home birth costs, so you can choose the birth plan that suits you. Depending on your scheme, you can also opt for foetal screening. Check your Member Area to find out exactly what you're covered for.

There are three different levels of care - private, semi-private or public. Figuring out the differences between them can be difficult. It's made even harder by conflicting opinions from well-meaning friends, outspoken

bloggers and lengthy newspaper articles. But this decision is about you and your family. So tune out all the external noise and focus on what's right for you.





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.

Benefit	Private	Semi-Private	Public
<b>During Your Pregnancy</b>	<ul style="list-style-type: none"> <li>• See the same private consultant</li> <li>• More scans and check-ups</li> <li>• Shorter wait times</li> </ul>	<ul style="list-style-type: none"> <li>• See a member of the same consultant's team</li> <li>• Shorter wait times</li> </ul>	<ul style="list-style-type: none"> <li>• See a member of the obstetric team</li> <li>• Longer wait times in some cases</li> </ul>
<b>Giving Birth</b>	<ul style="list-style-type: none"> <li>• Your private consultant present at birth</li> </ul>	<ul style="list-style-type: none"> <li>• Registrar or midwife leads birth</li> <li>• Your consultant's team called if complications arise</li> </ul>	<ul style="list-style-type: none"> <li>• Midwife leads birth</li> <li>• Obstetric team on call if complications arise</li> </ul>
<b>Your Hospital Stay</b>	<ul style="list-style-type: none"> <li>• Private room (when available)</li> </ul>	<ul style="list-style-type: none"> <li>• Semi-private ward with up to five beds</li> </ul>	<ul style="list-style-type: none"> <li>• Public ward with multiple occupancy beds</li> </ul>
<b>Cost</b>	<b>€2,000 to €5,000</b>	<b>€900 to €3,000</b>	<b>Free service</b>
<b>What Iaya healthcare Covers</b>	<ul style="list-style-type: none"> <li>• Full cost of hospital stay</li> </ul> <p><b>Contributions towards:</b></p> <ul style="list-style-type: none"> <li>• Consultant fees</li> <li>• Prenatal benefits</li> <li>• Postnatal benefits</li> </ul>	<ul style="list-style-type: none"> <li>• Full cost of hospital stay</li> </ul> <p><b>Contributions towards:</b></p> <ul style="list-style-type: none"> <li>• Consultant fees</li> <li>• Prenatal benefits</li> <li>• Postnatal benefits</li> </ul>	<p><b>Contributions towards:</b></p> <ul style="list-style-type: none"> <li>• Prenatal benefits</li> <li>• Postnatal benefits</li> </ul>



## Are There Any Alternatives To Hospital Care?

There are other Maternity Care routes outside of the regular hospital-based system. A lot of these options are only available in certain areas and to people with low-risk pregnancies, on the advice of their GP. These are free on the public healthcare system. Ask your local GP for more information. Remember that you can claim back some of your GP consultation costs, depending on your scheme.

## Domino And Community Midwives

With these routes, your antenatal care is provided by Midwives and your local GP. The main difference comes after you give birth. If all goes well, you may be discharged early from hospital. Then the Midwife visits daily for the first few days after you give birth. The service is only for public patients who live near the hospital. If you're interested, check in advance to see if you're eligible.

## Home Birth

When you're preparing for a home birth, your antenatal care is provided by a GP, your chosen Midwife and your local maternity hospital. A Self-Employed Community Midwife (SECM) leads your birth. For the first seven days after you give birth, two Midwives visit daily to support you and your new baby. You can also opt for a private SECM, at an extra cost.





## 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** today to find out more.



[Chat to our Team](#)

# 2

## Your Pregnancy

When you're pregnant, there's so much to think about. So let laya healthcare focus on what you need.

Whatever stage you're at in your life or your pregnancy, we want you to be as healthy and happy as possible.











# Bump Benefits

Because every laya healthcare 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 advantage of your member benefits and keep fighting fit for 40 weeks and beyond.

What you need	How Laya healthcare helps you
<p><b>Wellbeing Boost</b></p>	<p>Get a fitness and wellbeing programme tailored to your pregnancy from your <b>Healthcoach</b>. Meet face-to-face or book an online consultation <b>by clicking here</b>.</p>
<p><b>Stress Support</b></p>	<p>Stress and anxiety during pregnancy is normal – our unique <b>24/7 Mental Wellbeing Support Programme</b> can help you come to terms with having a baby and the challenges that may arise for you. <b>Click here for more information</b>.</p>
<p><b>Access GPs and Nurses 24/7</b></p>	<p>Get expert advice and more when you need it:</p> <ul style="list-style-type: none"> <li>• Call experienced GPs and Nurses any time</li> <li>• Use our online prescription service</li> <li>• Every Laya healthcare member has access to a number of GPLive digital consultations</li> </ul> <p><b>Click here for more information</b>.</p>
<p><b>Balanced Diet For Your Bump</b></p>	<p>Eating well during pregnancy is critical for you and baby. Meet with a qualified Dietitian to ensure you're getting all the nutrients you need during your pregnancy.</p>
<p><b>Claims Made Easy</b></p>	<p>When you're pregnant, outpatient expenses can rack up fast. Don't wait to submit them – simply take a picture with your phone and upload them on your Member App. Then you'll be paid within days.</p> <p><b>Click here to visit your Member Area</b>.</p>
<p><b>Complementary Treatments</b></p>	<p>For those keen to access holistic and natural treatments, our schemes offer a broad range of natural and complementary therapies including acupuncture, osteopathy to name just a few. <b>Check your Member Area</b> to find out what you're eligible to avail of with your scheme.</p>



### Extra Bump Support

As part of our Maternity Care offering, laya healthcare has plenty of benefits to make your pregnancy that little bit easier. Check your Member Area to see exactly what your insurance scheme covers.

#### GP Consultations Anywhere

With everything already on your plate, it can be tough to fit in a GP visit. Luckily, you can have a face-to-face consultation wherever you want with **GPLive**. This webcam service lets you talk to an Irish-registered Doctor via your laptop, tablet or smartphone at any stage of your pregnancy.

#### Maternity Medical Extras

Most people visit Doctors much more during pregnancy than at any other time. So rest assured that with laya healthcare, you can get cover for outpatient consultations, GP visits and foetal screening. Nothing beats watching your baby transform into a little person. Take a sneak peek at your new arrival in 3D or 4D scans and we'll contribute towards the cost, depending on your scheme and level of cover.

#### Breastfeeding

If you're planning on breastfeeding, you can get prepared before your baby comes. Head to an antenatal breastfeeding class to learn how to feed your hungry new arrival and build up your confidence. **Check your Member Area** to see if you're covered for these classes.



## Maternity Bra

So many women get sore, swollen breasts even in the first few weeks of pregnancy. And throughout your nine-month journey, your bra size can change multiple times. You'll need a selection of great fitting, non-wired bras to see you through.

With Laya healthcare, you can claim back some of the cost of upgrading your underwear.

## Feeling Your Best

If you're a fan of yoga and pilates, there's no reason to stop now. Laya healthcare, depending on your level of cover, covers special maternity classes so you can still get that important time to yourself.

Our schemes also offer a broad range of natural and alternative therapies that you can try out, including acupuncture, homeopathy and osteopathy.

## Concerned About Pregnancy Loss?

Pregnancy loss is a common worry in early pregnancy, especially for those who have had a previous experience or may be experiencing a high risk pregnancy.

Laya healthcare is here to support you. Use our **24/7 Mental Wellbeing** and **24/7 CareOnCall** services at any time, if appropriate, and speak to your GP and maternity hospital to talk through local resources.



# 3

## Giving Birth

Your 9-month journey ends with this one big day. The day you give birth to your new baby, or in some cases babies!

Whatever Maternity Care path you've chosen, Iaya healthcare is right by your side to give you the support you need.









## Giving Birth

### Your Hospital Stay

Laya healthcare covers everything related to your stay in hospital. And if you choose to give birth at home, your care is covered there too. Every birth is different, but here's a general guide of what you can expect:

- **Natural birth:** up to three days in hospital
- **Caesarean birth:** up to five days in hospital

### Specialist Care

If deemed medically necessary that you or your baby need extra attention, maternity hospitals have Neonatal and Special Care Baby Units on hand to provide specialist assistance.



## Helping Your Partner

With all the activity going on during the next few days, we know that your partner also needs some support. That's why we cover your partner's expenses, including car parking costs.

## Early Transfer Home

If you choose to go public, postnatal home nursing care is available on Domino and Community Midwife Schemes where a nurse cares for you and your baby in your home in the first few days. There may be additional costs for this home nursing care. Depending on your scheme and level of cover, you may be able to claim back part of this costs.

**Check your Member Area** to find out how you're covered.

## The Care You Need At Home

Every birth is different, so it's natural that every woman has different postnatal care needs. If you need extra medical attention after you give birth, **YourCare@Home** can deliver it to you in the comfort of your own bed. Our team of nurses provide this service 365 days a year, including treatments such as:

- Wound care
- IV antibiotics

Go to [www.layahealthcare.ie/yourcareathome](http://www.layahealthcare.ie/yourcareathome) to find out more and **check your Member Area** to see if you're covered.



# 4

## Life After Birth

Welcome to the start of the rest of your life. Everything is different now your little bundle is out in the world.

Having a newborn is as overwhelming as it is exciting, but laya healthcare is here to give you all the support you need.









# Hey Baby!

To welcome your baby, we're giving you extra peace of mind. Add your baby to your policy within the first 13 weeks and they're covered for free until your next renewal date. Check your Member Area to find out exactly what you're covered for.

## Life with a newborn

Whether it's your first child or your 10th, there's a lot to get used to after any baby is born. We want to help new parents any way we can, so we cover:

- New parents food allowance
- Postnatal counselling for Mums and Dads
- Breastfeeding consultations
- Maternity bras
- Postnatal yoga and pilates
- Advice on nutrition

## Face-to-face GP care at your fingertips

Your baby's first cold, temperature or rash can be alarming. Or if you get sick yourself, it can be hard to find the time to get the care you

need. Thankfully, as a laya healthcare member, you don't have to wait for appointments or brave the elements with your new baby. Simply use your laptop, tablet or phone for a webcam consultation with **GPLive**. Then talk face-to-face to an Irish-registered GP from the comfort of your own home.

## Medical advice 24/7

Need some advice? Pick up the phone and ring **CareOnCall** any time of the day or night, as appropriate to your needs. Through this 24/7 service, you have unlimited access to Irish-registered Doctors and Nurses whenever you need their help.



## Everyday expenses, covered

The cost of having a newborn racks up fast, so we're here to help you with day-to-day medical bills. Whether it's going to the Physio or getting a check-up from your GP, almost all of our schemes include cashback on everyday expenses.

## The perfect fit

A great nursing bra is an essential for any breastfeeding mum. You need something comfortable, easy to clip up and down and that fits perfectly. We contribute towards the cost of your nursing bras to make it that bit easier to get ones that work for you.

## Watch your baby thrive

Making sure your baby is getting the very best out of life is your top priority. And we make doing that a little easier by covering:

- Chickenpox vaccinations
- Paediatrician visits
- Apnoea alarm
- Paediatric first aid course
- Baby massage classes

## Sleep safe and sound

A peaceful, sleeping newborn is a wonderful thing. Get reassurance that your baby is breathing healthily any time of the day or night with an apnoea alarm, which we will contribute to.

## Always be prepared

Feeling prepared is priceless for new parents, and a paediatric first aid course is a brilliant way to get more confidence. Whether you're a first-timer or need a refresher, sign up to a course and we'll cover it. Check your Member Area to see exactly what you're covered for under your scheme.

## Providing for your baby no matter what

Did you know the cost of raising a child from birth to college is over €105,000? Clothes, childcare, food, education – it all adds up.

We know you want the best for your baby no matter what life throws at you. Getting life insurance is a simple way to protect your child financially, even if the worst happens.

Lots of life insurance products are overly complicated. But laya life is different.

Sign up for our affordable fuss-free cover and get:

- Up to €400,000 payout if you pass away
- Options for joint coverage and mortgage protection
- Genuine customer service provided by our expert team





# We've Got You Covered

## Member Benefits After Birth

After you have a baby, you can be so busy thinking about your new arrival that you might forget about yourself.

So let us take care of your physical and mental needs with our member benefits. A newborn waits for no one, so these benefits are designed to fit around your busy schedule.



What You Need	How Laya Helps You
<b>New baby, new you</b>	Adapt to life with a newborn and get back in shape on your terms – your personalised health and fitness plan from our <b>Healthcoach</b> includes practical tips for your new lifestyle. *subject to your doctors approval
<b>Round-the-clock support</b>	Sleepless nights, new responsibilities and your recovery. Coping with a newborn can be hard on anyone. Where appropriate, call our <b>24/7 Mental Wellbeing Support Programme</b> when you need to talk.
<b>Medical help without the wait</b>	If you have any medical query about your child – or if you get sick yourself – we're here 24/7 to support you with: <ul style="list-style-type: none"> <li>• Experienced <b>CareOnCall</b> GPs <b>and</b> Nurses</li> <li>• Online prescription service</li> <li>• <b>GPLive</b> webcam consultations</li> </ul>
<b>Postnatal nutrition</b>	Eating right can help you recover and good nutrition is essential for breastfeeding mums. Get on the right track with advice from a <b>qualified Dietitian</b> .
<b>Back to work</b>	Get all the support you need after your maternity leave finishes. Talk out your concerns with our <b>24/7 Mental Wellbeing Support Programme</b> and perfect your work/life balance with our <b>Healthcoach</b> .
<b>Claim in a few taps</b>	You've got enough on your plate with a new baby, so here's one thing you don't have to remember to do. Claim for outpatient expenses instantly by uploading a photo of your receipt to the <b>Member App</b> . Then you'll be paid back in just a few days.



looking after you always



Whether you're thinking about trying for a baby or you're packing your hospital bags, Laya Healthcare is here to look after you, every step of the way.

Becoming a parent is an amazing joy and privilege – know that with Laya Healthcare, you're in safe hands during this transformative time.

Find out how our team can support you and what Maternity Care benefits you can access by calling us on 021 202 2000 or visiting [layahealthcare.ie/yourbenefits/maternity](https://www.layahealthcare.ie/yourbenefits/maternity)



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



[www.layahealthcare.ie](https://www.layahealthcare.ie)



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

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

**Consumer rights:** For information on your consumer rights, please contact the Health Insurance Authority at 01 406 0080 or visit [hia.ie](https://hia.ie)

For health insurance policies inception 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-MATERNITY-004-1124

