

looking after you always



# Peace of Mind

Your guide to  
Mental Wellbeing





# Peace Of Mind

Life can be stressful. Juggling work, finances and relationships in a fast-paced world can take its toll on anyone.

Money worries, trouble sleeping and chronic conditions – so many things can get you down. And having poor mental wellbeing can have a knock-on effect on lots of other parts of your life.

Independent research by Iyaya Healthcare shows that one in 10 people rate their mental wellbeing as bad or very bad. That's why we're on a mission to boost mental wellbeing for everyone. Every single one of our packages has benefits and services that empower you to improve your mental wellbeing. So let's work together and start improving yours today.

## Support That Suits Your Lifestyle

We know that our members lead busy lives. Work, kids, relationships and social commitments... Sometimes life

feels like a never-ending to-do list. For that reason, we want to make working on your mental wellbeing as easy as possible. Our benefits and services are designed to integrate into your hectic schedule.

Here are just some of the things our members can take advantage of:

- Chat with an experienced Counsellor or Psychotherapist anytime with our 24/7 Mental Wellbeing Support Programme
- Get an appointment, if recommended, for counselling, legal services, financial advice or career guidance within five days
- Boost your physical and emotional health with a personalised health check and plan from your Healthcoach
- Relax with natural and holistic therapies, including acupuncture and reflexology



## Extra Help If You Need It

Of course, there are acute conditions that need more specialised care.

If you have a long-term mental health issue, laya healthcare is here to support you. Depending on your health insurance scheme, you can get cover for:

- Outpatient Consultant benefit for Consultant Psychiatrist or Psychologist
- Mental health treatment up to 100 inpatient/day care days a year
- Addiction treatment up to 91 days every five years
- Outpatient consultations for eating disorders and other mental health conditions.

## Are You Covered?

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 here** or call us on **021 202 2000** if you need help.



### Good To Know...

**Laya Healthcare Concierge** is an 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.



Chat to our Team

# 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. What is Mental Wellbeing?



2. Everyday Wellbeing Boosters



3. When to get Extra Help



4. Getting the Treatment You Need



5. Tools for a Happy Childhood

**021 202 2000**  
layahealthcare.ie



# 1

## What Is Mental Wellbeing?

We want to set the record straight. Mental wellbeing affects us all. It's everything from our mood and emotions to our confidence and our ability to cope.

This isn't just about helping people with a diagnosed mental illness. Improving your mental wellbeing makes you better able to deal with life's big trials and small stresses. Just like you go to the gym when you want to boost your physical fitness, you've got to regularly work on your mental wellbeing to make sure you're strong and resilient.









# What Affects Mental Wellbeing?

When you're worrying about something, it can feel like you're alone. We're here to tell you that you're not. Our research shows that mental wellbeing is a real concern for 44% of Irish people.





# What Is Mental Wellbeing?

Everyone has trouble coping from time to time. Here are some of the most common things Irish people worry about:

What Has A Negative Impact On Mental Wellbeing?	How Many People Are Affected?
<b>Finances</b>	49%
<b>Poor sleep</b>	46%
<b>Weight</b>	43%
<b>Lack of exercise</b>	21%
<b>Work environment</b>	21%
<b>Social media</b>	20%
<b>Work/life balance</b>	17%
<b>Romantic relationship</b>	13%
<b>Alcohol</b>	10%
<b>Ability to do your job</b>	9%

A big part of our job is understanding how our members feel and what they need. That's how we know what benefits and services you need to boost your mental wellbeing. Check what you're covered for any time on your **Member Area**.



[Chat to our Team](#)

# 2

## Everyday Wellbeing Boosters

At laya healthcare, we include valuable mental wellbeing supports in our range of benefits and services that can be tailored to your lifestyle.







# We're Here Day And Night

We know everyone has their own worries and stresses in life. On top of that, all of our members have different schedules and responsibilities. You need a set of mental wellbeing tools that you can access when it suits you. And that's exactly what we deliver.



Work, finances, relationships or something else getting you down? Where appropriate, our members can talk it out with an experienced Psychotherapist or Counsellor using our confidential 24/7 Mental Wellbeing Support Programme. Available to all members age 16+ at no extra cost, you can use this phone service any time, 365 days a year.

If you need extra support or practical advice, you can get a face-to-face appointment within five working days. If deemed appropriate after your initial call, you can get a referral to one of these services:

- Counselling
- Legal services
- Financial services
- Consumer advice
- Career guidance
- Meditation sessions

## Take Control

Our diverse benefits and services cater to you as an individual. Whether you know exactly what you want to do or you need a little guidance, we help you achieve your mental wellbeing goals in any way we can.

We listen to you, learn about your lifestyle and support you on your journey to improve and maintain your mental wellbeing.





What You Need	How Laya healthcare Helps You
<b>Healthy lifestyle plan</b>	Get fit, manage your weight and boost your wellbeing with a personalised health and fitness plan tailored to your lifestyle from your <b>Healthcoach</b> - <a href="#">Click here for more information</a>
<b>Everyday stress support</b>	Stress and anxiety from time to time is normal. Our unique <b>24/7 Mental Wellbeing Support Programme</b> gives you emotional support from trained counsellors when you need it and where deemed clinically appropriate. <a href="#">Click here for more information</a>
<b>Access GPs and Nurses when you need them</b>	<p>Whether it's a niggling pain or a chronic condition, physical issues can impact your mental wellbeing. Use our handy services to get help when it suits you.</p> <p>It doesn't matter what time of day it is, through our <b>CareOnCall</b> services we're here to look after you always.</p> <p>CareOnCall offers online GP consultations seven days a week, a home prescription service and unlimited phone access to GPs and Nurses. Every laya healthcare member gets access to <b>GPLive</b> consultations at no extra cost. Please check your scheme to learn how you are covered for these benefits.</p>
<b>Eat right</b>	Eating right can do wonders for your mood. Meet with a qualified Dietitian to ensure your diet suits your lifestyle
<b>Limit alcohol</b>	Cutting down on alcohol is a good idea to improve your mood. Get support at no extra cost by ringing your <b>CareOnCall</b> GP or meeting up with your Healthcoach to get practical advice on cutting down



## Your Choice Of Alternative Therapies

For some people, natural and alternative therapies are essential for self-care and relaxation. So if you want an extra boost, laya healthcare has you covered. Please check your scheme to learn how you are covered for these benefits.

Choose from:

- Acupuncture
- Homeopathy
- Reflexology
- Chiropractor
- Osteopathy

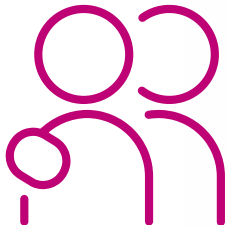


[Chat to our Team](#)

# 3

## When To Get Help

It's normal to feel sad, anxious or stressed some of the time. But if it's affecting your day-to-day life, you might need specialist help.







# When To Get Extra Help

Acute mental health conditions are more common than you might think. In fact, almost one in five Irish people have conditions such as depression, anxiety or alcohol dependence.

We know that it can be scary to think you might have an acute mental health condition. But finding out about your mental health is the first step to treating it. And we're here to give you the support you need on your journey.





### Let's Talk Mental Health

In recent research by laya healthcare, we found that the majority of Irish people think the conversation around mental health needs to change. In Ireland, 75% of people feel that a stigma still exists around those suffering from anxiety.

Improving mental wellbeing in the workplace can be a good place to address this stigma and shift attitudes. We help hundreds of companies to develop and implement mental wellbeing strategies that make a positive difference. Contact us today if you'd like to learn more and get a copy of our HR Guide To Employee Wellbeing.

### Mental Health Conditions Explained

Mental health and wellbeing has been stigmatised in Ireland for centuries. Things are getting better, but this culture of secrecy has led to confusion about what conditions are.

When you're feeling very low and distressed, a diagnosis can be a good thing. Having an accurate diagnosis helps clinicians to guide you through a treatment programme. Not only can this make you feel better, it can also allow you to live a full life again.

Read our no-nonsense glossary on the following page to see a straightforward description of common mental health disorders and some of their symptoms.



Condition	Description
<b>Generalised Anxiety Disorder (GAD)</b>	Feeling anxious occasionally is normal, but people with GAD feel anxious most days or can't remember when they last felt relaxed. Symptoms include feeling restless, fast heartbeat and nausea
<b>Clinical Depression</b>	People with clinical depression are unhappy for weeks or months. This can affect their work, social and home life. Symptoms include low self-esteem, changes in sleep patterns and thinking about self-harm
<b>Alcohol and Drug Dependence</b>	People with a dependence feel that they can't function without a substance and it's a crucial part of their life. Withdrawal symptoms include anxiety, sweating and hallucinations
<b>Obsessive Compulsive Disorder (OCD)</b>	This disorder affects a person's thoughts and behaviours. Symptoms include fear, obsessing over doing something repeatedly, hoarding, reorganising and constantly seeking reassurance
<b>Eating Disorders</b>	People with an eating disorder can eat too much, too little or obsess over their weight and body shape. Symptoms include weight changes, mood changes, digestive problems and lack of menstruation
<b>Post-Traumatic Stress Disorder (PTSD)</b>	If someone goes through a very distressing event, they might be affected by PTSD. Symptoms include re-living the event, feeling numb or feeling on edge. It can also trigger depression, anxiety, phobias and dependence on alcohol or drugs
<b>Bipolar</b>	People with bipolar have extreme high and low mood swings that can last for weeks or months. During low periods, symptoms are similar to depression. During high periods, symptoms include self-importance, being easily distracted, delusion and insomnia
<b>Schizophrenia</b>	This changes how someone thinks and behaves. It usually starts in the teenage years with a person becoming withdrawn and their sleeping pattern changing. It can culminate in confused thought, hallucinations and delusions





## What To Do If You Think You Need Treatment

The first step is reaching out to a medical professional. They can talk to you in confidence about your concerns and symptoms. Then they can

recommend the next step and give you a referral, if you need it. Here are some of the ways we make it a little easier for you to take that first step.

Service	Cost For laya healthcare Members
<b>Call GPline to reach a doctor 24 hours a day</b>	No additional charge
<b>Speak face-to-face with an Irish-registered doctor via webcam with GPLive</b>	Up to three consultations at no additional charge
<b>Contribution towards your local GP consultation</b>	We cover part of the cost, depending on your insurance scheme



# 4

## Getting The Treatment You Need

Everyone needs to work on their mental wellbeing from time to time. But if you have an acute mental health condition, you might need some extra support.

You don't have to be defined by any condition you might have, whether it's physical or mental. At laya healthcare, we want you to be comfortable in your own skin. We work hard to give you the support you need to live a happy, healthy life.









# Treatments And Services

We know that getting treatment for any condition can be daunting and costly and it is no different for mental health issues. Rest assured, we're right beside you to provide practical, financial and emotional support, as well as access to the best healthcare facilities in the country.

Cover of the following benefits can assist you on your mental health journey. However, services may differ depending on your scheme and level of cover, so do check your Member Area or contact our Customer Care Team to see exactly what your health insurance scheme covers.



What You Need	How laya healthcare Can Help You (Scheme Dependent)
<b>Counselling and Therapy</b>	Eight sessions up to €40 per visit
<b>Psychology</b>	Eight sessions up to €40 per visit
<b>Video and phone counselling</b>	Full cover up to 6 sessions, where deemed appropriate by a qualified clinician
<b>Mental health out-patient consultations in Dean Clinics throughout the country</b>	12 sessions, up to 50% of cost
<b>Eating disorder out-patient consultations at Lois Bridges, Dublin</b>	12 sessions, up to 50% of cost
<b>Alcohol, drugs or substance in-patient treatment abuse</b>	Full cover up to 91 days every five years
<b>Psychiatric in-patient treatment</b>	Full cover up to 100 days a year

## Making Everyday Easier

A lot of everyday expenses and tasks can quickly mount up in anyone's life. When you're getting treatment for a mental health condition, you need to focus on yourself as much as possible. Here are some of the ways we make everyday life a little easier:

- Contribution towards the cost of regular and out-of-hours GP visits, depending on your scheme
- GPlive webcam consultations with an Irish-registered doctors.  
**Click here for more information.**
- Use of 24/7 Mental Wellbeing Support Programme phoneline to talk to an experienced counsellor or psychotherapist, as appropriate.  
**Click here for more information.**
- Unlimited use of CareOnCall service to talk to GPs and Nurses.  
**Click here for more information.**
- **Member App** - submit everyday medical expenses via your phone by **uploading a photo of your receipt here.**



# 5

## Tools For A Happy Childhood

Growing up can be tough. There's so much change and young people can sometimes feel out of control. The good news is that great mental wellbeing can help them through even the roughest of patches.

Just like adults, working on mental wellbeing is essential for children and teenagers. One of the best gifts you can share with your child is mental resilience.

With the help of laya healthcare, you can work on that together. We've taken the time to develop excellent benefits and services to help improve your child's mental wellbeing.







# Helping Your Child Take Control

Every child is different, so it makes sense that they have unique mental wellbeing needs. Our benefits and services treat them as individuals. Together, we can find out what works for your family and help your child have as happy a childhood as possible.





Here are some of the benefits that can help to maintain and improve your child's mental wellbeing.

What they need	How Laya healthcare helps
<b>Stress support for teenagers</b>	Anyone over 16 and on your policy can call the <b>24/7 Mental Wellbeing Support Programme</b> for emotional support from experienced Counsellors and Psychotherapists.
<b>Tackle physical health on your schedule</b>	Physical illness can make even the happiest child distressed. Deal with any bugs, aches and minor issues from the comfort of your own home with: <ul style="list-style-type: none"> <li>• <b>CareOnCall</b> GPs and Nurses phone line</li> <li>• Online prescription service</li> <li>• Up to 3 <b>GPLive</b> webcam consultations at no additional cost</li> </ul>
<b>Alternative therapies</b>	Some children find natural and alternative therapies soothing. We cover acupuncture, reflexology, homeopathy and more
<b>Talk it out</b>	Does your child need extra help? An assessment and up to eight child counselling visits are covered, depending on your your scheme and level of cover
<b>Support for Social Media Anxiety (SMAD)</b>	Social media can become an anxiety provoking factor for children and adults. Wondering how to tackle screen time, social media and online safety with your child? Go to our Thrive blog to read advice from Forensic Psychologist Maureen Griffin. An expert in her field, she visits schools nationwide to safely guide children through the digital world
<b>Play Therapy</b>	

## Want Some Advice?

Raising a child can be a struggle at the best of times. We get that. So we've put together a range of articles all about family life. Get some practical child rearing tips on our **blog here**.



Chat to our Team





# Useful Mental Wellbeing Resources

There are a wealth of useful mental wellbeing resources out there. Find practical tips, straightforward information and support services here:

- HSE Health and Wellbeing: [www.hse.ie/eng/about/who/healthwellbeing](http://www.hse.ie/eng/about/who/healthwellbeing)
- Mental Health Ireland: [www.mentalhealthireland.ie](http://www.mentalhealthireland.ie)
- HSE Mental Health Issues: [www2.hse.ie/mental-health-issues](http://www2.hse.ie/mental-health-issues)
- SpunOut.ie: Ireland's youth information website [www.spunout.ie](http://www.spunout.ie)
- Pieta House: [www.pieta.ie](http://www.pieta.ie)



## Always Here To Talk

If you've got something on your mind, it's always good to talk it out. Thanks to our unique 24/7 Mental Wellbeing Support Programme, you can do that anytime and get 'in the moment' support when you need it. Simply call day or night and speak to an experienced Psychotherapist or Counsellor at no extra cost. **For more information click here.**

If you need additional help, and where deemed appropriate by a qualified Clinician, we can arrange an appointment within five working days. Here are the services we can refer you for, as appropriate for your individual needs:

- Short-term counselling
- Legal services
- Financial services
- Consumer advice
- Career guidance
- Mediation sessions



## Don't Forget...

As a laya healthcare member, you can access a wealth of benefits and services to maintain and boost your Mental Wellbeing.

- 1 Keep on top of your mental wellbeing**  
Regular mental wellbeing support gives you the resilience to get through tough times
- 2 Reach your goals**  
Build your physical and mental strength with our benefits and services
- 3 Extra help if you need it**  
Get expert assessment and treatment if you have an acute condition



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**Looking after your mental wellbeing is crucial to living a happy, healthy life.**

Find out how our team can support you and what mental wellbeing benefits you can access by calling us on 021 202 2000 or visiting [layahealthcare.ie/yourbenefits/mentalwellbeing](http://layahealthcare.ie/yourbenefits/mentalwellbeing)



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



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



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

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

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