



## Health Insurance

### RECEIVE CASHBACK ON CONSULTANT VISITS

- Did you know that many health insurance plans give guaranteed refunds on Consultants visits with no excess to pay first? For some it is up to 50% of the cost and many new plans are covering up to 75% of the cost
- These guaranteed refunds are available on most corporate plans from all health insurers (VHI, Laya & Irish Life Health)
- These corporate plans are available to all consumers irrespective of their age or occupation. With some insurers, these guaranteed refunds apply immediately on joining even for pre-existing conditions
- If in doubt, call your insurer to see if you have these benefits on your plan. (VHI 056 444 4444 / Irish Life Health 021 4802040 / Laya 021 2022000)
- If you don't have this benefit it might be worth looking at a plan that includes them. Total Health Cover will provide you with a health insurance review for €125 (details below) which covers all plans across the market to source the best cover for your needs
- For any medical expenses that are not fully covered by your health insurance, you may be eligible to claim 20% tax relief on same and you can claim for the last 4 years if necessary. The tax relief can be claimed easily enough via your tax return or using Revenue myAccount.
- Between cash back and tax relief the saving can be significant. For example, on a €300 fee it might only cost you €60 (75% cash back plus tax relief on the balance).

Dermot Goode of Total Health Cover can be contacted by email on [info@totalhealthcover.ie](mailto:info@totalhealthcover.ie) quoting the reference "PFP" for a 10% discount.