



QUESTION OF MONEY

**We have just returned home to Ireland after having lived in the UK for the past 10 years. Can you recommend a high-quality health plan for a family of two adults and two teenage children? Our budget is in the region of €3,000. We want good cover for public and private hospitals. We are not too concerned about cover for outpatient expenses as, thankfully, we are all in good health.**

*TD, Cork*

The good news is that there are numerous options available to your family across all three insurers to match your needs and budget.

Assuming the adults are older than 34, the good news is that age loadings will not apply, provided you effect cover within nine months of returning to Ireland. The bad news is that you will all have to serve the standard waiting periods for new health insurance members in Ireland: six months for any new conditions arising after joining; or five years for pre-existing conditions present prior to joining.

Accident cover is immediate. If your plan includes guaranteed refunds on outpatient expenses, this will also apply immediately, assuming that both parents are younger than 50.

We suggest your family consider the following options: Irish Life Health's 4D Health 1 for adults and 4D Health 2 for children (total cost €3,022); Laya Healthcare's Inspire for adults and Inspire Plus for children (total €2,991 including a 3 per cent charge for paying by monthly direct debit); and VHI's PMI 5210 for adults and children (total €2,988).

The Irish Life plans cover all public

and private hospitals subject to a small excess per claim, with limited cover for the high-tech hospitals in Dublin. The 4D Health 2 scheme for the children includes guaranteed refunds on a range of eligible outpatient expenses with no excess. These plans also come with a selection of free personalised packages. The adults can select one package free, whereas the children will get two free on their plan.

The Laya options also cover all public and private hospitals subject to a small excess per claim, with limited cover in the high-tech hospitals in Dublin for certain listed procedures. Both include guaranteed refunds on a range of eligible outpatient expenses with no excess to pay. Finally, if the premium is paid in one lump sum instead of monthly, no credit charge applies, which reduces the cost.

The VHI plan covers all public and private hospitals subject to a small excess per claim, with limited cover in the high-tech hospitals in Dublin for certain listed procedures. It also includes guaranteed refunds on a range of eligible outpatient expenses with no excess. Note that there is no additional cost for paying the monthly premium by direct debit.

When joining as a new member, disclose all your specific requirements to the insurer upfront and ask it to explain exactly what's covered or not covered before proceeding. If you are not satisfied that these plans match your requirements, or have any questions, seek independent advice.

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Send your personal finance or consumer-related questions to [money@sunday-times.ie](mailto:money@sunday-times.ie)

