

Finding health insurance that's right for you!

Brought to you by Cornmarket's Health Insurance Comparison Service



Do I have the right plan for me?

The logo for Vhi Healthcare, featuring the letters 'Vhi' in a stylized purple font with an orange swoosh above the 'i', and the word 'HEALTHCARE' in a smaller, purple, sans-serif font below it.

Vhi
HEALTHCARE

The logo for Laya Healthcare, featuring the word 'laya' in a blue, lowercase, sans-serif font with a white underline, and the word 'healthcare' in a smaller, red, lowercase, sans-serif font below it. A white ECG line graphic is positioned to the right of the text.

laya
healthcare

The logo for Irish Life health, featuring a small blue icon of a person standing on a pedestal to the left of the text. The text 'Irish Life' is in a black, sans-serif font, and 'health' is in a green, lowercase, sans-serif font below it.

Irish Life
health

There are over 300 plans in Ireland

What our Service provides



Expert & confidential advice

We know health insurance inside & out!



Complementary Online Will Service

Plan for the future with a Will Service that is FREE for health insurance customers



Exclusive webinars

Access to online presentations & webinars



Ongoing advice

throughout your policy

We'll make sure you know exactly what you're covered for. Every year we review the market so you don't have to!



Access to other Cornmarket products

Having all your insurance in one place makes life a little easier!



Access to our team of Health Advisors

Need an answer quick? We're here for you!

To provide you with this comparison service, we have a fee of **€60 for an individual & €72 for a family / couple**



Why should I review every year?

New & updated benefits



Like for like comparison



Premium changes



Special offers



Life changes & lifestyle



Myth busters



**Credit for
time served**



**No new
waiting periods,
once served**



**Insurers have
to take you on
regardless
of claims**

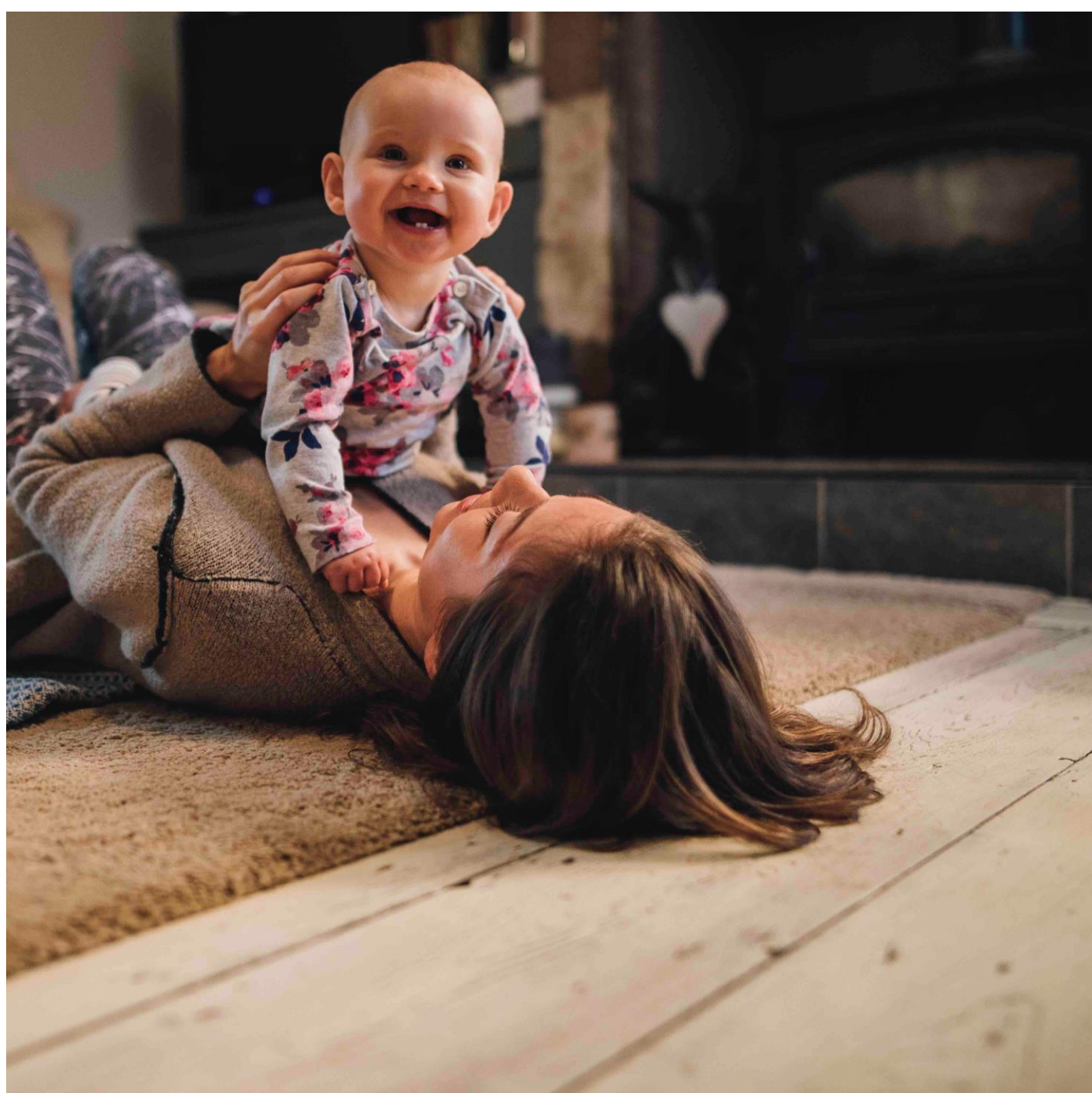


**Upgrade rule
may apply**



Upgrade Rule

If you upgrade your cover with a pre-existing condition*, you'll be covered at the old rate in relation to that pre-existing condition for **2 years only**.



Meet Jane



Jane has a pre-existing condition

Jane's plan includes an overnight stay in a private hospital at semi-private accommodation.

Jane finds a new plan with private room accommodation.

For 2 years, Jane can only access semi-private for any stay related to her pre-existing condition.

Jane can access a private room for any new conditions

What questions should I be asking at renewal?

Do I need my children covered? Are they on the best rates?



Do all of us have to go on the same plan?



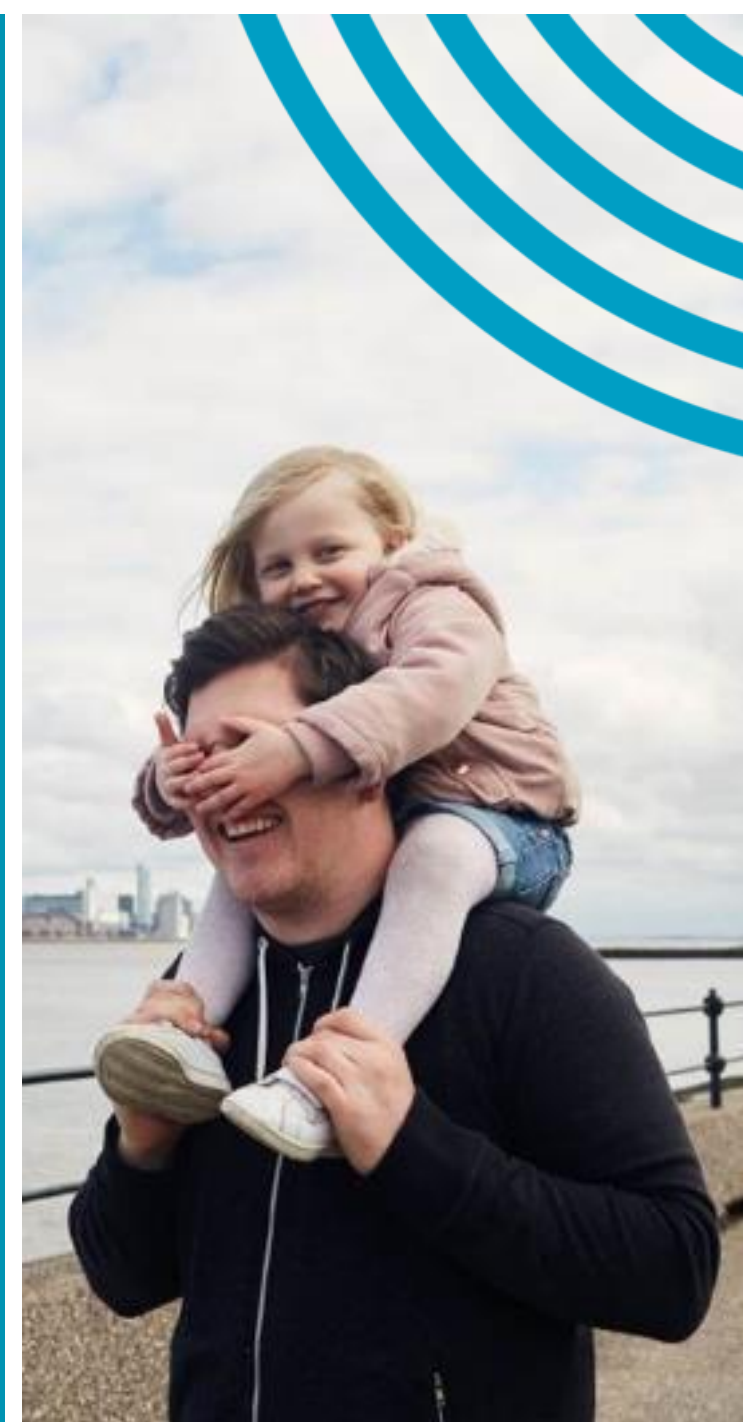
Do I understand my policy & how do I check if I am covered?



Have I asked about similar corporate plan?



Is an annual review essential?



Are you taking full advantage of your policy?



Minor Injury
Units



Fertility /
Maternity



Lifestyle
Benefits



Online
Doctor



Nurse
on Call



Mental
Health



Screening
Benefits



Overseas
Cover



Day to Day
expenses

Example:



Meet Barry

Barry was walking the dog & felt a sharp pain in his knee.

He is very concerned & wants to get this looked at straight away by a GP

How does having health insurance help Barry?

Barry's pathway to care*

Used Online GP

Free

Referred to minor injury clinic -

Covered *subject to plan benefit

MRI needed

Fully covered in approved Scan centre

Sees a specialist for consultation in local private hospital

Up to 50% back

Key hole surgery needed - day case in private hospital

€50 - €100 excess fully covered

Follow up with Consultant after recoup

Up to 50% back

6 visits of physio therapy needed -

Up to 50% back on each session

Legacy Plans



Health Plus Extra
Health Plus Access
Health Plus Excess
Health Access
One Plan Range



Essential Plus Range
Health Manager Range
Flex Range
Advantage Range



Level 2 Hospital Range
Business Plan Range
Level 2 Health Excess
Level 2 Family Health

* Plans above as of 1st Feb 2023, Subject to change

Good Value plans- starting from €900



Enhanced Care Range
PMI 3513, PMI 4015,
Company plan plus 1.3
Advanced Care Range



Signify Plan
Essential Health 300
Inspire/Inspire plus
Simply Connect / plus



Benefit Access plans
Benefit Plan, Be Fit Range
4D Health 1,2,3,4 & 5
Health Guide Range

* Plans above as of 1st Feb 2023 Subject to change

To sum up

It's good to review



Make the benefits work for you



Ask the right questions!



Your renewal is coming up!

Call us: (01) 470 8091



Email us: health@cornmarket.ie



Visit our website: [cornmarket.ie](https://www.cornmarket.ie)



Let us do
the work
for you!



Thank you

Any questions?

