

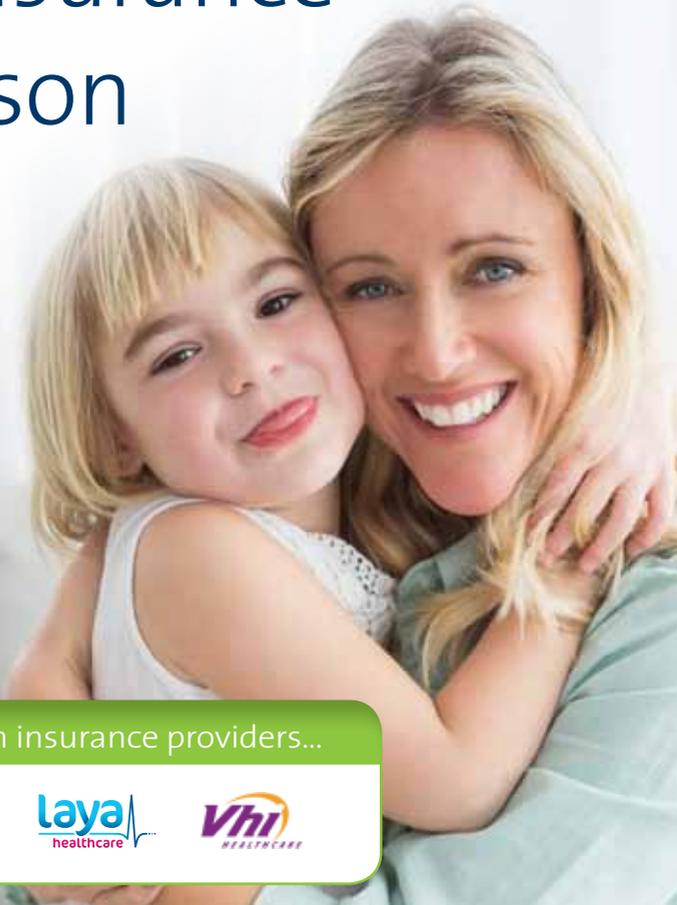


cornmarket
group financial services ltd

Here to help you

FREE

Health Insurance Comparison Service



We compare all four health insurance providers...



Health insurance from Aviva



My cover. My way.



www.cornmarket.ie

(01) 470 8069

FREE Health Insurance Comparison Service

Finding the right health insurance product for you and your family is very important. In most cases this requires a lot of detailed knowledge to make the right decision.

As Ireland's largest health insurance broker, we at Cornmarket have been providing specialist financial advice and preferential deals to our customers for over 40 years. Whether you are an existing or a new member, we can help you to select a plan that meets your needs including the possible savings for you or your family.

With one phone call to our offices we will compare all four health insurance providers so you get the cover that's right for you. If your existing cover is fine, no change will be recommended. In many cases, we may even be able to identify better cover for you from your existing provider. It's that simple!

We compare all four health insurance providers...



AVIVA

Health insurance from Aviva

GloHealth

My cover. My way.

laya
healthcare

Vhi
HEALTHCARE

Why not get a FREE Health Insurance Review today?



Call us on: **(01) 470 8069**

Your guide to selecting the right health insurance for you...

**Do you find the market confusing?
Not sure what the best Plan is for you?**

It can be extremely difficult to sift through the many plans available to find the one that's best for you. On the plus side, there is real choice in the market when it comes to provider and choice of benefits. Shopping around can result in you saving money and/or having access to more benefits. This is where our team of experts can help you.



I'd like
FREE cover
for my child
under 3

Which Corporate plans
cover me for routine
medical expenses?

How much will I pay for
Public Hospital Only cover?



To ensure that you hold appropriate cover, avail of your FREE impartial Health Insurance Review now.



ADDITIONAL COVER OPTIONS FOR CONSIDERATION:

- ✓ **ROUTINE MEDICAL EXPENSES COVER:** Some plans include 'Day to Day' cover for refunds on GP visits, routine dental, physiotherapy and other costs.
- ✓ **MATERNITY EXPENSES COVER:** Cover ranges from minimum benefit in public hospitals to private maternity hospital cover.
- ✓ **HIGH TECH HOSPITALS COVER:** This is for hospitals such as the Mater Private, Blackrock Clinic or the Beacon Hospital. Some mid-range plans include cover for certain procedures in these facilities such as major cardiac surgery.
- ✓ **PRIVATE PSYCHIATRIC, CONVALESCENCE OR TRAVEL COVER:** Most policies include a minimum level of cover in respect of the above. If you require additional cover, please make this known to your advisor so that they can recommend the appropriate level of cover.

Am I over-paying on my Nurses' or Teachers' Plan?

What's the lowest cost plan for public & private hospitals?

How can I split my family cover?

What does semi-private mean?



Call us now on:



(01) 470 8069



Health Insurance

1st May 2015 will see 'Lifetime Community Rating' being introduced

Lifetime Community Rating comes into effect from the 1st May 2015, which means that health insurance premiums will be increased for all members over the age of 34 who are taking out health insurance for the first time.

While the Lifetime Community Rating system will not affect those who hold a cash plan, it will mean a loading of 2% will be applied to the premium for every year on the gross premiums for those over the age of 34. At the same time, credits will also be allowed for individuals who previously held health insurance but stopped their cover since 1st January 2008 due to unemployment. This credit will be limited to a period of 3 years.

The good news is that Cornmarket is here to help you.

For more information on Lifetime Community Rating please visit our website www.cornmarket.ie

To find the Plan that's right for you, call one of our Health Insurance experts on (01) 470 8069 and see how much you can save.



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Don't renew it until we review it



Health insurance from Aviva

GloHealth
My cover. My way.



Our consultants are ready to review your health insurance requirements and discuss the plan that best suits your needs in detail.

As experts in the field, we track all developments in the market to find you the best cover at the lowest cost. We also examine all angles to ensure that you're only paying what you have to, including some of the following:

- ✓ Split cover
- ✓ Student rates
- ✓ Free cover for newborns
- ✓ Special offers/discounts
- ✓ Travel cover savings
- ✓ Corporate Plans
- ✓ Hospital 'Network' Plans
- ✓ Hospital Cash Plans
- ✓ Day-to-day options, i.e. cover for routine medical expenses

Call us now to see how much you could save!



Call us on: **(01) 470 8069**

Or fill in our quick questionnaire on **www.cornmarket.ie**
and we'll get in touch with you. It's that simple!