

Reminder - Premium Discount for Young Adults.

You may recall a previous circular in June 2015 setting out the effect of the Health Insurance (Amendment) Act 2014 which laid down minimum and maximum percentage discounts on the Adult Premium that must be granted to young adults between 21 and 25 years of age. The Committee of the Society at that time approved the application of the **maximum** allowable discount for these age groups which resulted in savings for their parents.

To comply with legislation, the Discounted Adult Rate for a 21 to 25 year old is applied on the 1st July each year based on his/her actual age on that date and will be adjusted each year thereafter on the 1st July up to 25 years of age to ensure the full benefit of the reduced adult rate is provided. Therefore, if your child turns 21 years on or before 1st July 2016 or has turned 22, 23, 24 or 25 by that date – the **After Tax Relief** rate for that age bracket will apply as outlined below for the next year resulting in an increase in your weekly payment;

	Before Tax Relief	After Tax Relief
Discounted Adult Rate for 21yr old	€17.69pw	€14.15 pw - Max Discount of 49%
Discounted Adult Rate for 22yr old	€21.15pw	€17.30 pw - Max Discount of 39%
Discounted Adult Rate for 23yr old	€24.62pw	€20.78 pw - Max Discount of 29%
Discounted Adult Rate for 24yr old	€28.09pw	€24.24 pw - Max Discount of 19%
Discounted Adult Rate for 25yr old	€31.56pw	€27.71 pw - Max Discount of 9%

Your young adult dependant aged 26 years remains on cover with the Society up to 29 years of age at the full adult rate of €30.83pw ensuring they have excellent health cover.

Drug Price Offers.

The Society is continuously seeking value from the various suppliers of health services, including prescription drugs. The following two companies offer such value;

- (1) Scanlon's Pharmacies trading as Limitless Health based in the Munster and Dublin areas and available at www.limitlesshealth.com or email admin@scanlonspharmacy.com
- (2) Healthwave in Dundrum, available at info@healthwave.ie and www.healthwave.ie

Both of these Pharmacy's offer substantial reductions in prescription drug prices and will deliver your prescription to you anywhere in Ireland. It is a matter for you to research the details on their websites above and make contact with them so as you can make an informed decision and sign up for the service. There are substantial savings to be made by people with regular monthly drug bills and the feedback from our members who have availed of their services is excellent – so get going at the research and save yourself some real money.

GP Visit Card for children under 6 and persons over 70 years.

As outlined previously, children under 6 years of age and persons over 70 years of age are entitled to free GP care under the scheme announced by Government in mid 2015. You apply for a **GP Visit Card** which is available free and is not subject to a means test. For children under 6, it provides a "wellness check" and a "cycle of care and management of asthma" in addition to routine GP care. Log into the HSE website under "GP Visit Card" to access full information on both cards and acquire and complete the application forms. The Committee urges all members to avail of these free schemes which will help in curtailing costs to the Society.

Cheque Payments to Members.

The Committee is soon to cease cheque payments to members due to the cost of over €2 per payment. If you are still receiving cheque payments from the Society, please provide your Credit Union or Bank Account details and your benefits will be paid directly into the account.

Owen Connell
Secretary