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### **Waiting periods explained:**

Once you have served initial waiting periods with your previous insurer you do not have to re-serve them with the new insurer. There is no break in cover, no new exclusions and no reserving of waiting periods if you are switching from an equivalent plan with your current health insurance provider to an equivalent plan with Irish Life Health.

If you are taking out health insurance for the first time there will be waiting periods and pre-existing condition waiting periods.

You will need to wait 2 years to access enhanced benefits for a medical condition which you have at the time of switching and/or upgrading.

If your break in cover has been more than 13 weeks then you will have to re-serve waiting periods. The waiting periods that you must re-serve will depend on your age on joining.

You may have to serve initial and pre-existing condition waiting periods depending on your age on joining.

<b>Your age on joining</b>	<b>Accident or injury</b>	<b>New conditions</b>	<b>Pre-existing conditions</b>	<b>Maternity</b>	<b>day to day benefits</b>
<55	Immediately	Immediately	5 years	52 weeks	Immediately
55-59	Immediately	Immediately	5 years	52 weeks	6 months
60-64	Immediately	Immediately	5 years	52 weeks	6 months
65+	Immediately	Immediately	5 years	52 weeks	6 months

For further information please refer to your member handbook.

### **Lifetime Community Rating:**

After the 30th April 2015, new rules now apply to how health insurance plans are priced for new joiners. The Government has implemented new legislation.

If you are 35 or over and do not have health insurance by this date, you will pay a 2% loading on top of the plan premium for each year you are over 34, up to a maximum of 70%.

#### **For example:**

If you are 40 and have not taken out a health insurance policy before April 30th 2015 you will pay 2% x 6 years = a 12% annual loading on the policy you select for the rest of your life.