

# Islandeady-Glenisland Parish Newsletter

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**St Patrick's Church**, Islandeady and **Holy Rosary Church**, Glenisland.

Parish Priest: Fr Pat Donnellan- 094-9024125 or 087-2311236. Email: patd@anu.ie

**Web:** islandeady.ie / mayo.ie / tuamarchdiocese.org / associationofcatholicpriests.ie

**Remembering** in Masses:

SAT 28<sup>th</sup> (Gl.) 7 pm: Edward & Mary Ginnelly, Cashel, Glenisland, & Dec of Family.

SUN 29<sup>th</sup> (Is.) 11 am:

Dec Islandeady Comm Council. / Peter, Bridget, Mary, Tom & Paddy Burke, Kilmeena & Cornanool. / Patrick, Annie & Martin Lally, Graffymore. / Michael McLoughlin, Derrycoosh & Dec F./ Dickie Conaboy, Cashel, parents Bridget & Michael, sister Breda, brothers-in-law Willie & Martin. / John Fitzgerald, wife Nora & son Tom, Cloggernagh.

**See Holy Week** arrangements & times for Mon/Thur/Fri/Sat/Sun outlined **opposite** >>>

TUES 31<sup>st</sup> (Is.) 7 pm: 1<sup>st</sup> Anniv. Teresa Cooney, Kilmeena.

Holy SAT (Gl.) 7 pm: 1<sup>st</sup> Anniv. Jimmy Chambers, Glenhest, & his wife Margaret.

Holy SAT (Is.) 9 pm: 1<sup>st</sup> Anniv. Teresa Cooney, Kilmeena.

Easter SUN (Is.) 11 am: Anniv. Muiread Sadler, Sheeaune. / John & Mavis Davitt, Achill, & 2 sons Tony & John. / Thomas & Nora Graven & Dec F. / Mena & Paddy Burke & Dec F, Cornanool. / Margaret & Jimmy Chambers, Glenhest. / Annie & Tom Walsh, Carrowbeg. / Jack & Kathleen Fitzgerald, Dooleague, & their daughter Mary.

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Holy Week **SICK** calls will be attended to **next** TUES 31<sup>st</sup> in **Islandeady** Church area (starting at 11 am) and on **next** WED 1<sup>st</sup> in **Glenisland** Church area (starting 11 am).

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Pobal **Dé** – People of God **helping** / ministering in CHURCH this **Holy Week**:

Readers: THUR 8 - **Gl.** (P 535) – Teresa. / FRI 3 - **Gl.** (Stations) – Michelle & Priest.

FRI 3 - **Is.** (Stations) – Breege & Paddy. / 8 – **Is.** The Passion – Philomena & Jason.

SAT 7 – **Gl.** C McLoughlin (P 571. Exodus) and T Walsh (P 583. Epistle).

SAT 9 – **Is.** T Collins (P 571. Exodus) and K Corcoran (P 583. Epistle).

SUN 11 – **Is.** C Sadler (P 594). / Mass Servers: **Gl.** – in 'Newsflash'. / **Is.** – Team 3.

Min Euch: **Gl.** - Ml Walsh. / **Is.** Fri 8 & Sat 9- A McCormack, E McDonagh, M Moylette.

Min Eucharist: **Is.** Sun 11 am - Mary O'Boyle, James O'Malley, Josephine O'Malley.

**Music** for Holy Week: **All** available Singers are asked to please Sing for The Lord.

- Lists of **Glenisland** Altar Society, Min of Eucharist & Readers are in Sacristy.
- Offertory **Collectors** April: **Is.** Peter O'Malley, T F Gibbons, Nat Ruane.
- **Finance** Committee helping for April: **Team D.**
- **Altar** Society for April: Cashel.

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**No MON** or **THUR** Adoration in Holy Week. Adoration in **Glenisland** Church WED 7 to 8 pm and Adoration in **Islandeady** Church on SUN and TUES 7 to 8.

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Tuam **Cathedral** for HOLY WEEK: **Mon 2.30** pm Special Mass for the **SICK**. **Wed 6** pm Chrism Mass (Blessing of Oils). **EVERYBODY** invited both days.

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## Holy Week-Easter Ceremonies in Islandeady-Glenisland Parish:

**Monday** 30<sup>th</sup> - Penance Services ie **Confessions**: 7 pm Glenisland & 8.30 pm Islandeady.

Holy **Thursday** - 8 pm in Glenisland: Mass of The **Lord's Supper**.

Good **Friday** - 3 pm in Islandeady: **Stations** of the **Cross** (led by 2 lay readers).

- 3 pm in Glenisland: **Stations** of the Cross + **Veneration** of the Cross.

- 8 pm in Islandeady **Good Friday** Liturgy + **Veneration** of the Cross.

Holy **Saturday** - 7 pm in Glenisland and 9 pm in Islandeady: **Holy Saturday** night Vigil - Paschal Fire/Ceremony of Light/Blessing Water (bring container for Easter Holy Water).

Easter **Sunday** - 11 am in Islandeady: Mass celebrating the **Resurrection** of The Lord.

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On **Holy Thursday** or **Good Friday** kindly place **Trocaire** Boxes in Baskets provided in the Church and **please** convert 'change' to the nearest Euro note for the sake of the **Poor**.

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Priests **Easter Collection** takes place next weekend - Holy Saturday & Easter Sunday. Please be as generous as you can afford to be. Your kindness is greatly appreciated.

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- Marian Movement 'Praying for **Priests**' in Glenisland Church every SUN 7 pm.
- Easter **Confessions** on **this** MON 30<sup>th</sup>: 7 pm Glenisland and 8.30 Islandeady.
- **Choir** Practice in Islandeady this MON 30<sup>th</sup> at 9 pm - Please sing for Holy Week !
- Passion Play in **Ballintubber** Abbey on MON, TUES, WED of Holy Week at 9 pm.
- **Bible** study Group in St Aidans room every WED at 8 pm. Everybody invited.
- Monthly Friday **Vigil** including Mass in Glenisland Church FRI 10<sup>th</sup> from 8 to 11 pm.

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'Mol an óige agus tiocfaidh siad'. **Praise the Young** & they will prosper. This week we Praise The Lord & give THANKS for all involved in our wonderful & uplifting Youth Mass last Sun. Well Done to all who organised & helped. Encouraged by this positive experience we aspire to having more Youth Masses. (Pastoral Council Thanks next week).

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**Parish clean-up** to remove rubbish dumped illegally is this Sat/Sun 28<sup>th</sup>/29<sup>th</sup>. Mayo Co Council will take away rubbish gathered on MON morning 30<sup>th</sup> from the **GAA** Car Park. Clean-up also on Good Friday 3<sup>rd</sup> April. We appeal to all households to join in this civic campaign by at least collecting rubbish from the roadside close to your home. THANKS.

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- Clocks spring forward one hour this SAT night 28<sup>th</sup> – **Summer** time begins !
- Glenisland monthly '**Newsflash**' is available for Distributors to collect after Mass.
- Islandeady **Community** Council April Newsletter is available outside after Mass.
- Islandeady GAA **Lotto** this SUN 29<sup>th</sup> at 8.30 pm in The Halfway. Jackpot €12,800.
- **Card** Game every MON night in Islandeady Comm Centre at 9 pm. **All** welcome.
- WED **social** get-together & **dinner** every WED 11 to 3 in Comm Centre. All **invited**.

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The Islandeady-Glenisland **Pastoral Council** wish to THANK everybody associated with the recent **Youth Mass** held in Islandeady. Sincere gratitude to Fr Pat Donnellan PP, Aidan Gallagher and Gerard Quirke (Seminarians) who officiated at the Mass and made it so special for the youth. The Youth Mass brought together various clubs in the parish who participated in the Mass by performing the readings and prayers of the faithful, provided music & song, eucharistic ministry and bringing up relevant gifts at the offertory procession. Thanks to the kind people who provided refreshments in St Aidans room after Mass. It was very much appreciated. The Youth Mass demonstrated the many talents that are within the young people and proved that the **commitment to faith by the youth** is very much alive in our parish. This can only be encouraged and the Pastoral Council hope to see more youth involvement in the church so that the talents and skills of the youth can be recognised and appreciated. **Well done to all** who attended the Mass and participated.

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Glenisland monthly **'Newsflash'** is available for Distributors to collect after Mass. Always a most interesting read. Also available by email from: glenislandnewsflash@hotmail.com

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The Islandeady-Glenisland Church weekly **Parish Newsletter** is on the **web** every week. Please inform people away from home that it can be read at: **mayo.ie** OR **islandeady.ie**

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**Items** for the Islandeady-Glenisland weekly **Parish Newsletter** should be in by **THUR** the latest each week – Email & Phone Number details above or post or deliver to the Priest.

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FRI 10<sup>th</sup> April (Gl.) 8 pm: Monthly Fri **Vigil** - Mass, Confessions & Prayers until 11 pm.

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#### **April 2015 - Islandeady Community Council Monthly Parish Newsletter**

- compiled and printed by Patricia Rice, Islandeady Community Centre.

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#### **Church Notices for April 2015**

- Offertory **Collectors** April: Peter O'Malley, T F Gibbons, Nat Ruane.

- **Finance** Committee helping for April: **Team D.**

- **Altar** Society for April: Carrowbeg & Fairhill.

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**Recent Death** associated with the Parish:

- **Leonard Harre, Derrycooraune (father of Suzanne Flynn, Derrycooraune).**

May he Rest in Peace.

Sincere Sympathy is extended to bereaved relatives and friends.

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**Recent Baptism** in Islandeady:

- Jack Anthony Gibbons, Kilbree Lower, son of Carol & Alan.

Congratulations to the parents and their families.

#### **Diablo - A Powerful Play**

##### **on Human trafficking in Northern Ireland**

By Spanner in the Works Theatre Company

will be performed at GMIT Mayo

Campus , Castlebar

On Monday 13th April at 7.30 pm. Entry is FREE

Donations welcome. Adults only.

#### **The Wednesday Get-together**

The Wednesday Get-together Group, would like to thank most sincerely the People of Glenisland and Islandeady for there generosity at the recent Church -Gate collection All proceeds go towards this worthy cause  
“THANK YOU”

#### **Conradh Na Gaeilge**

Conradh Na Gaeilge would like to say,

“go raibh maith agat”

to the People of Glenisland and Islandeady for there Generosity at their recent Church - Gate Collection

#### **Social Isolation**

A forum will be held in Islandeady Community Centre on the topic of “ Social Isolation” on Tuesday 30th March 2015, from 6.30pm –8.00pm. Anyone interested in taking part in the discussion of the topic are encouraged and welcome to attend on the night.

#### **Islandeady Cycling Club**

Islandeady cycling Club are going from strength to strength with over 45 members the club is enjoying lots of interest from both young and not so young.

The group have started their weekly Sunday morning road cycling outings with cycle catering for all levels of ability and interest. The group depart Jacks old cottage at 9am on Sunday morning and cover between 30km and 60 km depending on the different groups.

New members are welcome to join the club and take part in the weekly outings. Children under 16 must be accompanied by a parent. For full details check out the clubs Facebook page on [www.facebook.com/islandeadycycling](http://www.facebook.com/islandeadycycling)

### **Community Council News:**

**Parish Clean-up:** As part of National Spring Clean 2015 our annual Parish Clean-up takes place on this week-end Saturday/Sunday 28<sup>th</sup> & 29<sup>th</sup> March. For many of you who walk, jog, run or cycle along our parish roads the sight of illegal and indiscriminate dumping must be a sickening scourge on our community. The term of office of the current Community Council has just ended but we appeal to all outgoing members of the council to show civic pride in our community and come out this week-end and help remove the rubbish which spoils the beauty of our country roads. It's not just enough to condemn this terrible practice we need to act to remove the unsightly tons of rubbish. We also appeal to all households to join in this civic campaign. If you only collect the rubbish from the roadside for just 100 metres on either side of your house you will make the task of the volunteers, who risk life and limb, collecting along the roads much easier. A further clean-up along the main Castlebar to Westport road will take place on 3<sup>rd</sup> April, Good Friday. Again please show civic pride in our Community by actively participating on one or both week-ends.

**Grant Applications:** Following discussion at our last Community Council a number of grant applications have been lodged to the Castlebar Municipal Area. We hope to have positive news in the near future.

**Wednesday Get-together:** This group is going very well and had a church gate collection last week-end. Hopefully the new bus will come during the year and there are also plans to hold a coffee morning. New people are joining the group and further new members and volunteers will be most welcome.

**Foroige Club:** Congratulations to all members and leaders who participated in the Youth Mass in Islandeady Church on Sunday 22<sup>nd</sup> March to mark World Youth Day. The club are also organising an Easter Raffle with the proceeds being shared between Islandeady GAA Club and Rock Rose House.

**Community Alert:** An Garda Siochana Liaison Officer recently visited the Wednesday Get-together Group. It is hoped he will be able to attend a larger group meeting in the future. Two break-ins have been reported in the Ballyglass area recently so we must continue to be vigilant and report any suspicious activity.

**Cards:** The regular Monday night card game in Islandeady Community Centre continues to go very well. Under the current schedule there are about five weeks remaining but the organising committee have decided to continue until the end of May. The proceeds from the extra nights will go towards the Wednesday Get-together.

**Bus Route 21:** You will probably have read or heard about the plans of Bus Eireann to axe the Bus Route 21 from Athlone to Westport. This route passes through our parish and also serves Westport, Castlebar, Balla, Claremorris, Ballyhaunis as well as Knock Shrine and Ireland West Airport Knock. If this plan goes ahead it will seriously inconvenience our elderly and those who depend 100% on public transport. A letter has been sent from Islandeady Community Council to An Taoiseach, Minister Ring and the three other TDs in Mayo requesting that they do everything in their power to convince senior management in Bus Eireann to reverse this plan.

**Village Enhancement:** The members of this sub-committee continue to actively engage with Area Engineer, MCC in an effort to continue the good work that has been started.

**New Community Council:** Believe it or not but the current term of Islandeady Community Council has ended with our meeting on 10<sup>th</sup> March. This has been a very fruitful and active term for the Council members and the process of electing the New Council is now underway. Our AGM is scheduled to take place on Tuesday 14<sup>th</sup> April where outgoing members, who are returning for another term, will be joined by new members and club/organisation representatives as we undertake the challenge for another three years. Should any of you feel you can make a contribution to improving and strengthening our community please feel free to nominate yourself by contacting James on [087 6777751](tel:0876777751) or Liam on [087 1361895](tel:0871361895) immediately.

**Public Forum:** A Public Forum on Social Isolation, hosted by The Kettering Foundation, USA will take place in Islandeady Community Centre on Tuesday next 31<sup>st</sup> March from 6pm to 8.30pm.

**Next meeting, our Annual General Meeting, is scheduled to take place in the Community Centre on Tuesday, 14<sup>th</sup> April at 9pm.**

### **VILLAGE ENHANCEMENT GROUP**

The Village Enhancement Group has reconvened for 2015. The group have met with Co. Council representatives and other relevant parties to recommence plans outlined last year.

**Reids X...** The group met on site and discussed what needs to be done to develop this area to its true potential. It is planned to plant and seed this area with the assistance of the Council/RSS scheme and hopefully provide some seating in the future. Padraic Horkan has kindly offered his professional advice and assistance with some planting.

Group members are hoping people living near or using this area would get involved in its development and maintenance in the future. This site is along the route of the proposed Greenway and adjacent to Raheen Wood. It has great potential for development as a focal point, an ideal place for walking, cycling or just meeting for a chat. Its development will enhance the area overall and instil a sense of pride for local people as well as impressing the numerous visitors to the area. Group members are open to ideas/suggestions from people who are interested in showing their support by becoming involved locally. It is proposed to hold a meeting in the area in the near future to further plans for this.

**Three Bridges...**Plans are in motion to enhance this area by Hedge-Cutting and developing this area to showcase these unique bridges.

**Aughagower Junction...**The Group has highlighted the Safety issues here involving schoolchildren having to cross the main road Westport/Castlebar road in the morning to get their bus to school. The group has facilitated discussion by the relevant parties to try and find a solution to this serious issue and will continue to advocate for a safer solution by continuing with discussions surrounding same.

Group members are pleased with the enhancement progress of this area so far.

The Co.Council have prepared the area and laid stone for easy maintenance. The group are hoping to enhance this area further in the near future. It is also hoped that locals in this area will get involved in its overall up-keep and maintenance as it provides a pleasant focal point at this busy junction. Anyone with ideas/suggestions are welcomed by the group to show their support by becoming involved.

**LITTER...**The huge problem of litter and rubbish dumping throughout Islandeady is being highlighted constantly and is being addressed. It is hoped to get these areas cleaned up and plans to monitor same in the future. The annual Parish clean-up is taking place over two weekends in April starting on Good Friday April 3<sup>rd</sup> and the Community Council would really appreciate this year if everyone in the parish contributed in some small way to tackling this problem ,by just cleaning around their own home/area would make the job easier for everybody .It is generally felt that litter/rubbish attracts more litter and this problem needs to be monitored regularly.

The Enhancement group have many other ideas they are presently working on. They invite any ideas/suggestions from all members of the community.They promise that all suggestions will at least be discussed and accept that this is an on-going project that involves everybody.

Suggestions can be

submitted to the following Group Members:

James O'Malley, Owen O'Malley, Gerard Fahey, Breege Carney, Marty Needham, Liam Keaveney, John Cannon, Tommy Walshe and Breege Joyce ( Chairperson)

## **Contact Information for the Parish Newsletter**

**Islandeady Community Centre, Islandeady**

**Phone:** [094 9044797](tel:0949044797)

**Email:** [islandeadynewsletter@gmail.com](mailto:islandeadynewsletter@gmail.com)

Information For the May Newsletter, must be in  
No Later than Monday, April 20th 2015 @ 12 noon

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## **VHI Announcement & Information re Health Insurance:**

**Over 34? Join By April 30<sup>th</sup> (to beat the lifetime community rating charge)**

## **Guide to Lifetime Community Rating**

### ***What's New in Health Insurance in 2015?***

After 30th April 2015, new rules governing the price of health insurance will come into effect. You will hear these new rules referred to as Lifetime Community Rating or Age at Entry.

### ***How will these new Rules affect me?***

The key change is that after 30th April 2015, the age at which you take out private health insurance for the first time will affect the price you pay i.e. the price you pay will be calculated taking into account your Age at Entry.

### ***What does Age at Entry actually mean?***

Age at Entry refers to your age at the time you take out private health insurance for the first time. After 30th April 2015, if you are 35 or over when you first take out private health insurance, you will pay an additional amount of 2% for each year that you are aged 35 and over. The maximum loading that can apply is 70% of premium in the event of a person aged 69 or older purchasing inpatient private health insurance for the first time.

### ***Good News for Everyone, regardless of your age on joining – sign up before 30th April 2015***

If you take out a private health insurance plan before 30th April 2015, regardless of your age, you will avoid the additional charge on your premium for as long as you remain a paid-up health insurance customer

***I'm a Vhi customer and I've been insured with you all my life. How does this affect me?***

***The new regulations do not affect you at all. They only affect people who are taking out health insurance for the first time or re-joining the market after a break in cover and are 35 years of age or more.***

***Why is***

### ***Lifetime Community Rating being introduced?***

Private health insurance in Ireland is community rated (unlike motor and home insurance which are risk rated) which means that the price that everyone pays for their health insurance plan is the same regardless of their age or health profile. However, the reality is that while everyone pays the same, not everyone costs the same when it comes to healthcare. If a community rated private health insurance market is to be maintained, then it is crucial to attract younger customers into the market as early as possible and to encourage them to retain private health insurance longer term. Lifetime Community Rating is a system designed to do this. Health insurance is just like any other insurance, the premiums that customers pay are used to pay claims. Because health insurance claims tend to cost more as people get older, it's important to encourage people to take out health insurance early in life. If more people take out health insurance when they are young, then the cost of premiums will remain more affordable for everyone. The new regulations encourage people to take out health insurance at a younger age.

### ***I am 40 and have never had health insurance – how will this affect me?***

If you join up on or before the 30th April 2015, you will avoid the Age at Entry loadings altogether. However, if you take out private health insurance after the 30th April 2015, you will be charged an additional 2% for each year aged 35 and over i.e. an additional 12% over and above the price that someone aged 34 would pay for the same plan.

***Will the loading apply just in the year I join for the first time?***

No; the loading will apply each year for as long as you remain a health insurance customer.

***Can I avoid Lifetime Community Rating loadings?***

Yes you can - all you have to do is purchase a private health insurance plan by 30th April 2015. Provided you join by this date, it doesn't matter what age you are when you join. The loadings only apply from 1st May 2015 to individuals who are 35 or over when they first take out health insurance.

***I'm joining up after 30th April 2015 and am over 35; is there any way I can reduce my loading?***

Yes, the loading may be reduced if you have a qualifying period of credit. For example, there are two things which may reduce your loading. These are:

- Credit for periods during which you had health insurance in the past or  
Credit for periods, where in certain circumstances, you gave up your health insurance due to unemployment.

***I've had health insurance in the past; do I get any credit for this?***

Yes, if you take out health insurance after 30th April 2015, your previous periods of cover are taken into account in calculating the loading that will apply to you. The credit is only allowed for the years and months of any period of previously held health insurance that you had as an adult. Cover you had as a child does not count towards Age at Entry credits.

***I've had HealthSteps for 5 years; will I get credit against Lifetime Community Rating loadings for it?***

No; HealthSteps is not an in-patient hospital insurance plan, therefore you will not be entitled to credit against Lifetime Community Rating loadings.

***I've had a health insurance cash plan for 2 years; will I get credit against Lifetime Community Rating loadings for it?***

Health insurance cash plans are not included in Lifetime Community Rating so periods of cover held on a health insurance cash plan do not count towards Age at Entry credits.

***I have had Plan P for years now; will I get credit against Lifetime Community Rating loadings for it?***

No, unfortunately, you will not be entitled to credit against Lifetime Community Rating loadings on Plan P.

***I bought Plan P and HealthSteps together when I lost my job three years ago; will I get credit against Age at Entry loadings for these?***

Years on Plan P and HealthSteps do not provide credits against Age at Entry loadings; however, provided you dropped your in-patient hospital insurance because you lost your job, you may be able to claim up to 3 years credit for the years in which you were unemployed if you were also in receipt of social welfare for this period. What are the rules regarding credit for periods of unemployment? If you had private health insurance on 1st January 2008 and subsequently gave it up as a result of unemployment (either your own, or that of the person on whom you were dependent) and either you or the person on whom you were dependent, were in receipt of social welfare, then you can get credit. The period of unemployment must have been a minimum of 6 months to a maximum of 3 years. The periods of unemployment do not need to be consecutive and can continue to be earned after 30th April 2015. You will need to tell us what your periods of unemployment were

when you are buying health insurance from us so we can discount any loadings by the appropriate amount.

**Examples**

***I'm 41 now and had health insurance for 5 years in the past but I had to drop it when I lost my job in 2013; how will the new system affect me if I join after 30th April 2015?***

If you join after 30th April 2015 and are aged 35 or over, you will have to pay Age at Entry loadings. However, you will get credit for the period for which you had health insurance. Credit is also allowed for a period of unemployment of up to three years that occurred between 1st January 2008 and whenever you re-join.

This credit is allowed provided you dropped your health insurance because you had lost your job and were also in receipt of social welfare throughout the applicable period of unemployment.

Your credit will work as follows: Your age when you re-join the private health insurance market is 41 and you had health insurance for 5 years from 2008 to 2013, so you will be allowed five years credit for this as follows: • Current age: 41 minus 5 = 36.

In addition to which you will also be allowed a further 2 years of credit for your period of unemployment so your credit will also be affected as follows:

- 36 minus 2 = 34. This means that your age, for the purposes of calculating the loading that will apply is under 35, meaning that you will not have to pay any Age at Entry loadings if you take out private health insurance before your 42nd birthday.

***I'm 45, I had health insurance for 4 years and gave it up because I've been unemployed for the last three years. How will the new system affect me if I want to re-join after 30th April 2015?***

After 30th April 2015, because you are over 35 and are taking out private health insurance following a break in cover, you will have to pay Age at Entry loadings. However, you will get credit for the period for which you had health insurance. Also credit is allowed for a period of unemployment of up to three years that occurred between 1st January 2008 and whenever you re-join the private health insurance market.

You will therefore be eligible for credits as follows:

4 years for your previous health insurance = 4

3 years for your period of unemployment = 3

Total credit period = 7

- Current age: 45 minus 7 = 38

This means that you will be treated as if you were 38 for the purposes of calculating your loading i.e. 2% for each year you are 35 or over, so your loading will be 8%.

***My son aged 42 will be returning from overseas in September 2015; will he have to pay Age at Entry loadings?***

People who live overseas on 1st May 2015 and subsequently return to Ireland, will be entitled to a grace period of 9 months within which they can buy health insurance without incurring any Age at Entry loadings. Once this grace period of 9 months has expired, if you are over the age of 34, then loadings will be applied as normal.

So, it's important that your son purchases health insurance within 9 months from the date of his return to Ireland.

**General Queries**

**YOUNG ADULT RATES:**

***Good News for Young Adults***

After 30th April 2015, student rates will be replaced by Young Adult Rates. This means that after 30th April 2015, if you are aged between 18 and 25, the price you pay will be based on your age and not on whether or not you are in full-time education.

***Are Insurers obliged to offer Young Adult Rates on all their plans?***

No, however VHI will offer Young Adult Rates on all of our plans.

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*Private health insurance is not compulsory in Ireland, Health insurance is used to pay for private care in hospital or from various health professionals in hospitals or in their practices. But if you are thinking of taking out health insurance in the near future and you are over 34 years of age, it would be in your own interest to do so before 30th April 2015.*