

Do **YOU** know your entitlements?



Noel Grealish
will help you
with any issue

Medical Cards

Your questions answered

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www.noelgrealishtd.com

**NOEL
GREALISH TD**
INDEPENDENT

Medical Cards

There are different medical card assessments, depending on your age.

For those under 70, weekly net income is assessed and the following income limits apply:

Category	Aged Under 66	Aged 66-69
Single person living alone	€184	€201.50
Single person living with family	€164	€173.50
Couple married / cohabiting / civil partner (or lone parent with dependent children)	€266.50	€298
Allowance for each of first 2 children aged under 16	€38	€38
Allowance for 3rd and each subsequent child under 16	€41	€41
Allowance for each of first 2 children aged over 16 (with no income)	€39	€39
Allowance for 3rd and each subsequent child over 16 (with no income)	€42.50	€42.50
Each dependant over 16 years in full-time third-level education, who is not grant aided	€78	€78

GP Visit Cards

There are different GP visit card assessments, depending on your age.

For those under 70, weekly net income is assessed and the following income limits apply:

Category	Aged Under 66	Aged 66-69
Single person living alone	€276	€302
Single person living with family	€246	€260
Couple married / cohabiting / civil partner (or lone parent with dependent children)	€400	€447
Allowance for each of first 2 children aged under 16	€57	€57
Allowance for 3rd and each subsequent child under 16	€61.50	€61.50
Allowance for each of first 2 children aged over 16 (with no income)	€58.50	€58.50
Allowance for 3rd and each subsequent child over 16 (with no income)	€64	€64
Each dependant over 16 years in full-time third-level education, who is not grant aided	€117	€117

In the case of both medical cards and GP Visit cards, reasonable expenses incurred in respect of **childcare costs and rent/mortgage payments** will be allowed, as well as **mortgage-related insurance payments** such as fire and contents insurance, mortgage protection insurance, and associated life assurances. Allowances are also made for weekly travel costs to work.

If your income is over these limits, you can still apply for the medical card on hardship grounds: for example, if you have high medical expenses or your income is only slightly over the limit.

Discretionary Medical Cards

If your income is above the threshold you can still apply to have your application considered on discretionary grounds on the basis of a medical condition. Please contact my office for further information.

Over 70's Medical Cards

Medical cards for Over 70's are assessed based on gross income. The gross weekly income limits are **€500 for a single person or €900 for a couple**. A GP Visit Card may be awarded when the weekly income is less than €700 for a single person and €1400 for couples.

If you do not qualify for a medical card based on gross income, you can request a net assessment through the general scheme based on the means which apply to persons under 70.

Free GP Care for all adults over 70 is to be introduced later in 2015.



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Family Income Supplement

Family Income Supplement (FIS) is a weekly tax-free payment available to employees with children. It gives extra financial support to people on low pay.

To qualify, your weekly family income must be below a certain limit for your family size and you must meet certain conditions listed below.

- You must work a minimum of 38 hours per fortnight/ 19 hours per week.
- Your employment is likely to last 3 months.
- You have one or more children who normally live with you.
- You must earn less than set limit according to your family size.

The FIS you receive is 60% of the difference between your average weekly income and the income limit which applies to your family size.

FIS income limits in 2015

If you have:	And your weekly family income is less than
One Child	€506
Two Children	€602
Three Children	€703
Four Children	€824
Five Children	€950
Six Children	€1,066
Seven Children	€1,202
Eight Children	€1,298

For example, a couple with three children, with a combined assessable income*

of €624 per week will be eligible for FIS of €47 per week.

$$€703 - €624 = €79$$

$$60\% \text{ of } €79 = €47$$

*Assessable income is gross pay minus tax, employee PRSI, USC and superannuation. Income from self-employment, pensions, social welfare and maintenance are also included.

I deal with these issues and similar queries on a regular basis.

Get in touch!

Are you registered to vote?

We will check the electoral register for you or you can check on our website: www.noelgrealishtd.com



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