

'I'm saving for my dental work as my insurer wouldn't pay'

Wine importer Lilliane Scully, who has had health insurance for 20 years and has recently seen her premiums increase, needed to replace an old dental bridge in her bottom teeth.

"The teeth are fine but this bridge has been there for quite some time," she says.

Dentists provided Scully with quotes of between €3,000 and €4,000 for the dental work, and she was shocked to learn the treatment wouldn't be fully covered by her insurer.

"I have some dental insurance and the insurer would pay a contribution towards the consultant," she says. "But they viewed the procedure as cosmetic, which it isn't.

"They said I would have to pay a high excess to get it done.

"That means it's going to be costly to get sorted. It's not easy, because I don't have

money coming out my ears, so I couldn't afford to get it done straight away."

Scully considered saving money by going to Croatia for the treatment - but instead she happened to meet David Allen of Letsbuyhealthcare.com, who explained how she could build up a nest egg for the procedure by buying healthcare coins.

"I've been buying these vouchers for the past three months," Scully says.

"Any time I have €50 or €100 extra, I buy the vouchers. And when I have enough money, I can go a supplier on the company's website and organise the treatment.

"The fact that I can't touch the money until then is great, because I've saved up before for treatments and then spent the money on something else. This is a great way of saving."



Lilliane Scully says she found healthcare coins a great way of saving