



**June 2020**

Dear Member,

I hope you and your families are staying safe and well in these extraordinary times.

The Private Health Insurance business has, like all other sectors, been impacted by the pandemic and I'd like to take this opportunity to explain the changes and to reassure you that MPF is as always here to meet your needs.

In response to the Covid-19 emergency, the private hospital network entered into a 3-month temporary agreement with the public health system from April 2020 so there is one single health system to meet the healthcare needs of everyone during this crisis. It has just been confirmed that this agreement will cease as planned on 30<sup>th</sup> June 2020.

This agreement changes the nature of some of the services that can be provided to you currently. The Trustees acknowledged that members would not have the full range of services available to them in these 3 months and therefore approved a rebate for subscribers of which you should have already received the first of three instalments due to you (full details overleaf). Hard copy remittances will not issue for these rebate payments but should you require a copy please contact the MPF office.

There were many different issues to work through when assessing what was best for the Fund and our members in the long term whilst determining the rebate. As a restricted membership undertaking, MPF is not entitled to any payments from the Risk Equalisation Scheme which is available to mainstream insurers with a similar age profile. Therefore, the full impact of the rebate comes off the Fund's income.

The Trustees also recognised that the majority of elective private procedures that would normally take place in this 3-month period will take place once the temporary agreement has elapsed and are only deferred costs for the Fund rather than costs that will not materialise.

Many private services are continuing and are still covered by your MPF policy. Members can still decide to avail of private treatment in a public hospital. Private outpatient scanning facilities are still available to members. Private psychiatric, substance abuse and maternity services are not part of the temporary 3-month agreement and MPF continues to pay claims for these services for members. Many consultants are conducting private outpatient consultations via Phone or Skype and some are performing private procedures in their rooms where possible. The public levy fee that is now also charged by private hospitals within the agreement is fully covered by your MPF policy.

MPF has also extended agreements with providers to ensure our members do not lose access to crucial treatment such as macular degeneration eye injections and infusions.



Our Expertise for Your Care

### **MPF Covid-19 rebates for members**

The Trustees of ESB Medical Provident Fund have approved the following **rebate** for members for the period April to June inclusive 2020:

	<b>MPF Premium Plan</b>	<b>MPF Premium Plus Plan</b>
Adult Over 25 years of age	<b>€90</b> (€30 per month)	<b>€150</b> (€50 per month )
Adult 24-25 Age	<b>€75</b> (€25 per month)	<b>€135</b> (€45 per month)
Adult 23-24 Age	<b>€60</b> (€20 per month)	<b>€120</b> (€40 per month)
Adult 22-23 Age	<b>€60</b> (€20 per month)	<b>€105</b> (€35 per month)
Adult 21-22 Age	<b>€45</b> (€15 per month)	<b>€90</b> (€30 per month)

The rebates will be paid over 3 months to subscribers in May, June and July 2020 and will be based on membership on the last day of the month for which the rebate is being processed. If you have any further queries please don't hesitate to contact our Customer Care Team at 061 430561 or by email to [mpf@esb.ie](mailto:mpf@esb.ie) and check our website [www.esbmpf.ie](http://www.esbmpf.ie) for updates.

### **Supports Available from ESB**

MPF understands that the COVID-19 crisis continues to have an enormous effect on the lives of all our members. That is why we would like to draw your attention to the **ESB Health and Wellbeing** website which provides an array of information on general health and wellbeing topics and hosts various educational webinars which may be of benefit to serving and retired staff members in ESB during this period. These include **Free 24/7 Confidential Counselling Service, Employee Assistance Programme (EAP)** and details of the **Flu Vaccination Program**. More detailed information on all their many excellent services can be viewed on their website [www.esbwellbeing.com](http://www.esbwellbeing.com) and we recommend it to all members.

Stay Safe!

**MPF Fund Manager**