



Dear Member,

29th January 2024

Welcome to our first newsletter of 2024 where you will find an update on the subscription payment holiday, the new subscription rates for 2024 /2025, and details on enhanced benefits on your plans for the upcoming twelve months. The transition of membership to Vhi Healthcare is now nearly a year in place. The feedback from former MPF members has been overwhelmingly positive and I hope it has been a smooth change for you.

MPF Reserve – Subscription payment holiday

In our October 2023 newsletter, the trustees confirmed that the subscription payment holiday to Vhi would continue in a changed format from March 2024. Last year, member subscriptions were covered in full and 2024/2025 will also see a substantial contribution from MPF to the cost of your private health insurance cover. **I'm pleased to advise that the trustees have approved that qualifying members will only have to pay 25% of the subscription for the period March to June 2024 inclusive, increasing to 50% for the period July to October 2024 and changing to 75% from November 2024 until the reserve is fully utilised.** The balance of the subscriptions will be paid from the reserves of MPF. For members who pay their health insurance subscription via ESB or ESB Pensions payroll, your health insurance subscription will automatically recommence in March 2024. If your payroll deduction does not appear as expected in March 2024, please contact ESB payroll immediately. Members who **do not pay** for their private health insurance via ESB or ESB Pensions payroll must contact Vhi Healthcare directly to arrange a payment method – see below for Vhi concierge contact details.

Subscription rates for 2024/25 commencing on 29th February 2024

MPF have negotiated with Vhi through our independent advisers Mercer regarding the renewal terms and some key benefit improvements. A background of no increase in subscription rates for the last three years (indeed a slight decrease last year on transition to Vhi Healthcare), medical inflation forecast at +9% and multiple increases across all providers in 2023 which did not affect MPF Plans, has meant a subscription rate increase is required. This will ensure that our plans continue to meet the healthcare needs of members and allow for inclusion of advancements in medical treatments such as new drugs, innovative technologies, and new procedures. There will be an average 11.5% gross rate increase (12.8% net increase) to the ProvidentCare and ProvidentCare Plus plans with a 4% net increase to the Public Plus Care Day-to-Day plan. Vhi Healthcare will be issuing renewal packs to all subscribers in the week commencing 5th February 2024 and this will contain the

new rate details for your specific plans and policy members. The Vhi renewal letter will show the full premium due for the year. A full listing of the new net rates for the three plans are on page four of this newsletter.

New enhancements to plans from your renewal on 29th February 2024

From renewal you will have access to **improved prescription cover on ProvidentCare and ProvidentCare Plus plans**; the current excess of €100 for outpatient benefit will no longer apply to prescription cover. This means that on Provident Care you can claim €25 for four prescriptions per member per year equating to a maximum refund of €100 and on Provident Care Plus you can now claim €40 by six prescriptions equating to a maximum refund of €240 per year per member.

In addition, from renewal there is ***an increased benefit for hearing aids on Provident Care Plus*** from €400 to €600 every four years.

Vhi have also added sixteen new MRI facilities to their Outpatient MRI Directory. Locations such as are Affidea Cork, Limerick, Charlestown and Athlone along with Alliance Ennis, Navan and Thurles are now included. This increases the number of MRI facilities accepting GP/Consultant referrals to thirty-one facilities nationwide.

Reminder of some headline benefits available on your Vhi plans

(Your Vhi policy document will give you a full listing of the benefits on your Vhi plan)

Provident Care; offers cover for private rooms in public hospitals, up to a semi-private room in private hospitals with an excess of €75.

Provident Care Plus; offers cover for a private room in public and private hospitals, and full cover for orthopaedic and ophthalmic procedures.

Both top plans also offer a wide range of significant benefits including cover for maternity, fertility, mental health supports, cancer cover, health screening, hospital@home, and more.

As a Vhi member you get access to **Vhi SwiftCare** offering access to urgent care for minor injuries and illnesses, 365 days a year with a co-payment of €50 or €75. Vhi also offers access to their **360Care Centres** giving you increased access to primary care services at a minimum charge of €50 on Provident Care Plus to €75 on Provident Care. The services available include:

- Women's Health Clinic; offering holistic care for women experiencing symptoms of perimenopause and menopause.
- Sports, Exercise Medicine; Vhi consultant led clinic provides treatment for a wide range of sports and musculoskeletal pain and injuries to those twelve years and over.
- They offer treatment for out of hospital treatments for wound care, physiotherapy, acute injury clinic.
- Access to diagnostics and tests.
- Paediatrics; access expert advice on a range of childhood conditions, from recurring ailments to mild and moderate developmental conditions, for children and adolescents up to sixteen years of age.
- **Introduced in 2023 :Dermatology Unit; offering fast access to Dermatologists through their partnership with AllView.**

Vhi offers you access to increased digital benefits; you can access the following online services; GP, Midwife, Dietician, Speech and Language Therapist; all accessible through the Vhi App.

You have access to overseas cover in an emergency or if you elect to travel abroad for treatment on a pre-approval basis.

Gender affirmation treatment is covered on a pre-approval basis including surgical treatments abroad up to pre-agreed limits.

As part of the two top plans, you and your dependants over the age of sixteen get access to an Employee Assistance Programme offering you 6 face-face counselling visits/call at no additional cost.

Remember you can now claim your outpatient expenses immediately through the **Vhi App** or you can download a claim form from the Vhi website.

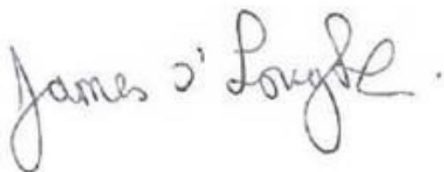
As part of the offering from Vhi you can access an additional dental plan at a discounted rate offering cover for a huge range of dental treatments including orthodontics, crowns, implants etc.

Vhi is also delighted to offer ESB MPF members a 20% discount off their Vhi MultiTrip travel insurance base policy. You can redeem your discount online at <https://www.vhi.ie/travel-insurance>

Dedicated VHI ESB MPF concierge service

The dedicated ESB MPF concierge service is available to support you with any queries in relation to product, benefits and claiming. You can access this service by email esbmpf@vhi.ie or by telephone on **056 7753175**.

Best Regards,

A handwritten signature in black ink that reads "James O'Loyle". The signature is written in a cursive style with a period at the end.

Pensions and Insurance Manager

New Vhi Healthcare net rates effective 29th February 2024.

Plan Name – Net Annual Rates	Adult 26+	YA 18-20	YA 21	YA 22	YA 23	YA 24	YA 25	Child (1-3)
Provident Care	€1,505.54	€513.99	€695.90	€840.44	€1,010.99	€1,181.54	€1,352.10	€368.40
Provident Care Plus	€2,966.77	€777.04	€1,415.09	€1,731.79	€2,048.46	€2,365.13	€2,681.79	€741.12
Public Plus Care Day-to-Day	€478.24	€191.30	€267.80	€315.63	€363.46	€411.29	€459.10	€139.67

Note: Vhi offer 4th + child free.