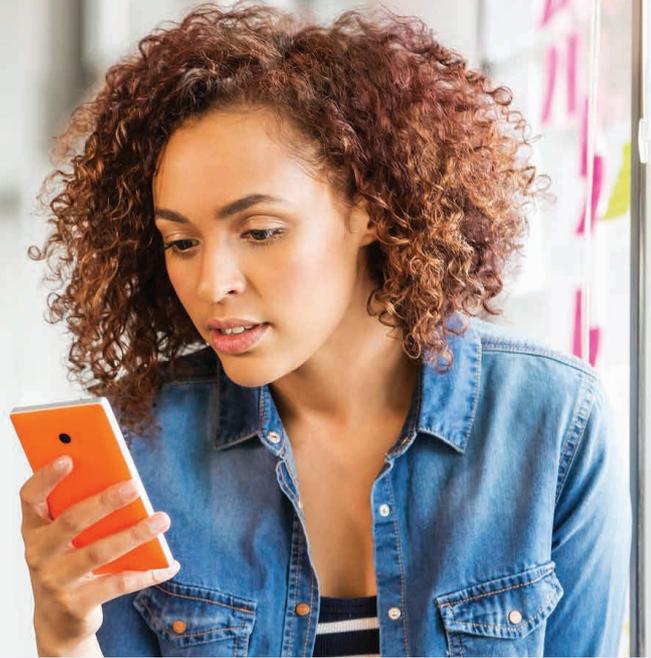


Vhi Update



Dear Customer,

We want to update you on some important changes designed to support you and your family during this difficult time.

In response to the COVID-19 emergency, the private hospital network has entered into a temporary agreement with the public health system so there is one single health system to meet the healthcare needs of everyone during this crisis. We understand that this hospital agreement changes the nature of some of the services that can be provided to you right now and we recognise that this will result in a temporary reduction in claims.

In recognition of this, Vhi will waive a percentage of your premium for a three month period, effective from the 15th of May 2020 onwards. This will range from 45% to 60% depending on your plan. Please note, if the private hospital agreement is shortened or extended the waiver will be adjusted accordingly. This means that you will see a temporary change to your salary as BIK or the salary deduction amount decreases.

As dental practices are operating an emergency service only, we are also waiving 30% of the premium due on all dental plans during this time. Please note, if dental surgeries reopen sooner or closures are extended, in line with Government guidance, your premium waiver will be adjusted accordingly.

We've also adapted and extended some of our benefits and services in light of COVID-19, so you and your family can continue to have access to these benefits. You'll find full details in the attached leaflet.

We would like to take this opportunity to thank you for your patience and support as we continue to adapt to meet your needs during these challenging times. We'd also like to reassure you that we are committed to keeping you informed of any further developments.

In the meantime, we wish you and your family good health.

Overleaf is a number of Frequently Asked Questions which should answer any further questions you may have.

Yours sincerely,
Vhi Healthcare





Frequently Asked Questions

1. What is the change?

The private hospital network has entered into a temporary agreement with the public health system to meet the healthcare needs of everyone during this crisis. We understand that this hospital agreement changes the nature of some of the services that can be provided to you right now and we recognise that this will result in a temporary reduction in claims.

In recognition of this, we are waiving a percentage of premiums due on healthcare plans for a three month period, effective from the 15th of May 2020 onwards. This will range from 45% to 60% depending on the plan. Please note, if the private hospital agreement is shortened or extended the waiver will be adjusted accordingly.

As dental practices are operating an emergency service only, we are also waiving 30% of the premium due on all dental plans during this time. Please note, if dental surgeries reopen sooner or closures are extended, in line with Government guidance, your premium waiver will be adjusted accordingly.

2. When will the change take effect?

The premium waiver is effective from 15th May 2020 onwards and is in place for a three month period.

If the private hospital agreement is shortened or extended the waiver on healthcare plans will be adjusted accordingly. Similarly, if dental surgeries reopen sooner or closures are extended, in line with Government guidance, the waiver on dental plans will be adjusted accordingly.

3. What does this mean for me?

- ***If your employer pays for your health insurance/dental insurance in full:***

The amount of BIK that you pay will reduce. BIK will reduce by the same percentage as the premium waiver amount.

- ***If your employer pays a subsidy towards your health insurance/dental insurance and the remainder is taken through salary:***

The amount of BIK that you pay on the subsidy amount will reduce and your salary deduction amount will decrease also. This will be in line with the premium waiver amount.

- ***If your employer pays a subsidy towards your health insurance/dental insurance and the remainder is paid directly to Vhi:***

The amount of BIK that you pay on the subsidy amount will reduce and the amount that you are due to pay Vhi directly will decrease also. This will be in line with the premium waiver amount. If you have a Direct Debit set up to pay Vhi directly, an amendment will be made to the monthly Direct Debit to reflect the reduced amount.

- ***If your employer provides no subsidy but facilitates salary deduction:***

The amount that you are due to pay will reduce in line with the premium waiver amount.

4. My Company pays for my health insurance/dental insurance but not my dependants, what is the impact for them?

Any dependants that are covered on a Vhi Healthcare or Vhi Dental plan will also see a reduction in their premium due.

5. When will I see this reflected in my salary?

This change will be reflected in your June salary.

6. When will I see my new, temporary premium amount?

We will shortly be sending a letter to all Vhi customers informing them of their new, temporary payment amount.



Frequently Asked Questions

7. What will happen at the end of the hospital agreement period?

If you have not changed or renewed your cover during the premium waiver period, the premium amount due will revert to the original amount, before the premium waiver was introduced.

8. What benefits do I now have on my plan?

Vhi will continue to pay claims for customers for any treatments that fall outside the public private hospital agreement and for those within that agreement will cover the public hospital charge i.e. €80 a day up to a max of 10 days.

Vhi customers will continue to have healthcare needs above and beyond COVID-19, and Vhi will support those needs and will continue to pay claims for any treatments that fall outside the public private hospital agreement. This includes cover for private care in public hospitals, psychiatric inpatient and day care treatment, maternity care and treatment for alcoholism, drug and substance abuse.

We have extended our day-to-day benefits to include telephone or online consultations with GP's, Clinical Psychologists, Physiotherapists, Dieticians, Practice Nurses, Physical Therapists, Occupational Therapists, Speech & Language Therapists and EAP consultations.

Our clinical services Vhi SwiftCare, Vhi Paediatric Clinic and Vhi Hospital@Home are open and continue to provide clinical services to customers daily. They have moved to an appointment only basis enhancing patient and staff safety. Support benefits and services including Online GP, Nurseline 24/7 and Midwife Support Services remain in operation.

9. Where can I go to find out more information?

- We have more comprehensive FAQs included in our COVID-19 hub - please visit www.vhi.ie/covid-19.
- Please contact your Corporate Advice/Concierge line if you have any additional questions or would like to speak to one of our team.
- If you would like to know more about the services we have in place for our customers in response to COVID-19, you can visit our COVID-19 hub at www.vhi.ie/covid-19.