ESB RETIRED STAFF ASSOCIATION ESTABLISHED 1974 NATIONAL EXECUTIVE COMMITTEE

T. COLLINS M. MACNAMARA A. McCAFFERTY J.NUGENT CHAIR SECRETARY TREASURER VICE-CHAIR

Ms. Belinda O'Conaill, Manager, ESB Medical Provident Fund, 27 Lower Fitzwilliam Street, Dublin 2 Ebilou, Loughlinstown, Celbridge Co. Kildare

4th February 2016

Dear Belinda,

Thank you for your letter of 1st December 2015.

The content of your letter is disappointing in response to the issues in our letter of 15th October 2015 on behalf of our members.

Assumptions made by Actuaries are not always correct and it appears to the RSA that not enough consideration has been given to the existing age profile of MPF members.

In this regard I would be grateful if you could advise us of the age profile of members, perhaps in categories of 5 years e.g. 30 - 35 years, 35 - 40 years etc.

I have been advised by an MPF Trustee that you may wish to provide a clarification to your letter of 1^{st} December 2015.

In relation to Medical Cover while abroad, the benefits available are unclear to our members. We suggest a meeting to discuss this matter.

Yours sincerely,

Michael MacNamara, Hon Secretary, National Executive, ESBRSA