

ESB RETIRED STAFF ASSOCIATION

ESTABLISHED 1974

NATIONAL EXECUTIVE COMMITTEE

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Ms. Belinda O'Conaill,
Manager, ESB Medical Provident Fund,
27 Lower Fitzwilliam Street,
Dublin 2

Ebilou,
Loughlinstown,
Celbridge
Co. Kildare

6th July 2016

Dear Belinda,

Recent correspondence on the issue of medical cover for MPF members during temporary stays abroad refer. This is an important issue for our members and has not been resolved to the satisfaction of our membership.

I would like to provide some further background information on this issue and also the opportunity to meet and discuss this issue further.

You have indicated that MPF members should be covered by Travel Insurance when travelling abroad. Travel insurance policies only covers a maximum of 41 days. Many pensioners have the use of accommodation in the Mediterranean area, mostly Spain, Portugal and Greece, where they could spend 2-3 months of the winter. For long term breaks, this can be relatively inexpensive and, in general, beneficial for their health.

Quite a few of our members have grown-up family & grandchildren living in Australia, New Zealand etc. It would be very beneficial for them, both from a health and social aspect, if they had the option of longer stays in these countries or even moving out permanently to be with their families. This would be particularly beneficial for widows/widowers with no other family in Ireland, but the uncertainty regarding their health cover or complete absence thereof is a major stumbling block.

This type of situation is unique to retired members who may spend extended periods abroad and are fully paid up members of MPF for the period of the temporary stay. The fact that MPF insist that medical insurance should be covered under a travel insurance policy is an additional imposition on members who are already paying their full MPF subscription and are effectively paying double insurance for this period, usually at a premium rate. As already stated, Travel

Insurance is for a maximum of 41 days and many members may spend three or four months abroad at any given time leaving them very vulnerable with regard to medical cover.

It would seem fair & reasonable that members would carry the same health cover with them that they would have if they continued living in Ireland. Medical costs in many of the aforementioned countries are lower than in Ireland. None of our members would expect to be covered in the U.S.A., where medical costs can be exorbitant. Such an arrangement could be beneficial to both member and MPF and may result in lower demands on the Fund due to lower costs and shorter hospital stays.

I would like the opportunity to discuss a resolution for a rule change at the forthcoming AGM with regard to treatment received by members during a temporary stay abroad. ESB RSA would propose an inclusion in the rules along the following lines:

“Treatment received for any illness or injury during a temporary stay abroad will be covered in line with charges for corresponding treatment received within the State subject to proper medical certification by an approved medical practitioner in the country where treatment is received”

I look forward to hearing from you and an opportunity to discuss the above.

Yours sincerely,

Michael MacNamara,

Secretary National Executive,

ESB Retired Staff Association