

recd 24/03/16

Mr. Michael MacNamara
Ebilou
Loughlinstown
Celbridge
Co. Kildare

23rd March 2016

Dear Michael,


Thank you for your letter of 4th February and apologies for the late reply.

In response to your query about the age of members in the Fund please find attached up to date average adult age information. You will see that unfortunately as yet our improved marketing efforts have not yet impacted on the average age trend. Whilst new member numbers have improved substantially, in particular in the last year, it will take a significant number of years yet to reverse the average age trend.

In respect of the use of the Reserve Fund, it remains correct to say that the Trustees each year aim to balance the books e.g. to ensure that subscriptions match claims paid. If at the end of a year this is not achieved then any deficit is not carried forward to the next year's price/benefits review and therefore as was the position in 2014 the reserves are depleted by the amount of the deficit.

Also outlined in the appendix are the conditions related to cover outside the Republic of Ireland. I believe these are clear, however if you have a specific area of concern I would be happy to address it.

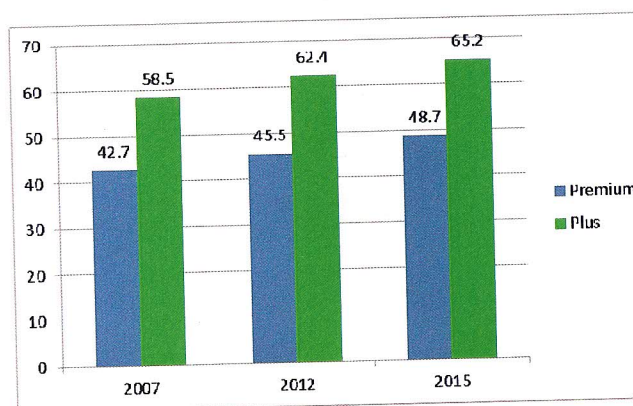
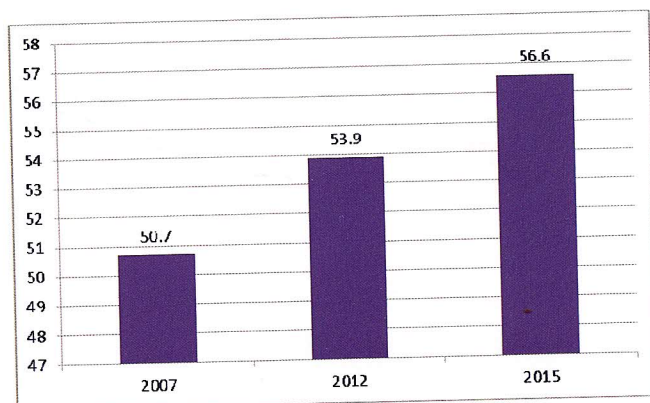
Yours Sincerely,



Belinda O'Conaill
Manager Medical Provident Fund

Appendix

Average Age



Treatment Abroad

9 Treatment outside Republic of Ireland

- ▶ MPF benefits are designed to cover treatment within the State. The cost of medical treatment outside the Republic can be substantially higher than MPF benefit. Members are advised to take out adequate travel insurance before going abroad. If you are travelling within the EU, you should get an EHIC card from your local Health Board.
- ▶ Treatment received for an unexpected illness or injury during a temporary stay abroad may be covered in line with charges for corresponding treatment received within the State, subject to special approval of the Trustees. Any benefit considered will be reduced by amounts recoverable from other insurers.
- ▶ Cover will not be provided if a member opts to travel abroad for treatment. In exceptional cases a contribution may be made towards treatment abroad where it is medically certified by a consultant that the treatment is not available in the State. All such cases must be cleared with MPF before the treatment commences.
- ▶ All benefits for treatment abroad will be paid in euro only.