



Mr Michael MacNamara  
ESB Retired Staff Association  
Ebilou  
Loughlinstown  
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Co Kildare.

12<sup>th</sup> August 2016

Reference: MPF cover for Treatment outside Republic of Ireland

Dear Michael,

Thank you for your correspondence dated 6<sup>th</sup> July 2016 in relation to medical cover abroad.

MPF, in common with other providers, puts its focus on providing private health insurance cover in the Republic of Ireland. Irish Private health insurance policies in the main are not designed to provide travel insurance or cover for treatment outside the Republic of Ireland. Some of the other Providers do provide limited overseas cover as part of their policies but this is reflected in their prices.

It seems that it is possible to get Travel Insurance policies for greater than 41 days. ESB Travel Insurance Scheme offers a single trip Travel insurance policy which can be purchased for journeys up to 90 days duration and also annual multi-trip policies which covers trips up to 42 days duration unless the limit is extended for anything up to 90 days. This should be of benefit to members who wish to spend 2-3 months abroad. Stays outside of these limits are not regarded as temporary, so therefore you are deemed to be resident in that country and accordingly need to source appropriate local cover.

Trusting this clarifies matters.

Yours sincerely,

Belinda O'Conaill  
Fund Manager