

## **First Reminder**

## Dear

We are writing to you regarding your health insurance policy with Irish Life Health through your employment with

We have been advised by your employer that you are currently or were recently on unpaid leave for a period. While on unpaid leave it is the responsibility of the policy holder to cover the premiums due on the health insurance policy. Our records show that we have not yet received full payment from you for this period. The amount outstanding for the period of unpaid leave is set out below. Please note that if you remain on unpaid leave this amount will increase per month.

There is currently an outstanding balance of

Please contact us in the next 7 days to arrange payment for this outstanding amount.

It is important to remember that if you have a break in your health insurance cover of more than 13 weeks you will have to re-serve waiting and exclusion periods with any insurer, so it's important not to let your insurance lapse. Also, with the introduction of Lifetime Community Rating, we need to make you aware that loadings may apply to your policy if you are aged 35 or older and have had such a break in cover. Furthermore, please note that any claims made while the policy is in arrears will not be paid.

We've a wide range of affordable health insurance plans with varying levels of cover so if you would like to review your cover, we are always happy to talk you through alternative plan options and find the best option for you.

You can contact us by calling Customer Support on 01 562 5100 (Monday - Friday, 9am - 7pm) or by emailing heretohelp@irishlifehealth.ie

If you have already been in contact with us, please ignore this letter. We look forward to hearing from you.

Yours sincerely,

**Darran Bennis** 

S Kristjanson (Canadian), E Lynch, B Murphy

Senior Manager - Commercial Operations

Directors: B Dunne (Chair), G Davis (Managing Director), K Colleran, J Dowdall, C Hayes, D Killeen,

Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered in Ireland number 376607.

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