

## Second Reminder

Dear

We recently got in touch with 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 cost of your 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

Unfortunately, if you do not contact us within 14 days of the date of this letter to arrange payment of the outstanding amount, the unpaid cover will be cancelled.

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](mailto: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**  
Senior Manager– Commercial Operations

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**Directors:** B Dunne (Chair), G Davis (Managing Director), K Colleran, J Dowdall, C Hayes, D Killeen, S Kristjanson (Canadian), E Lynch, B Murphy.

**Registered Office:** Irish Life Centre, Lower Abbey Street, Dublin 1. Registered in Ireland number 376607. Irish Life Health dac is regulated by the Central Bank of Ireland. A private company limited by shares.

Irish Life Health is part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations