

Open  
8am-7pm Mon-Fri  
10am-3.30pm Sat

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Mr Abhishek Danalakota  
Apartment 312  
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Ireland

4218985600  
14 November 2022

Review your options by  
logging in to our secure  
Member Area at  
[www.layahealthcare.ie/  
memberarea](http://www.layahealthcare.ie/memberarea) or call us  
on 021 202 2000

Dear Mr Danalakota,

At **laya healthcare** we are proud of what we do and are committed to looking after our members, always. We wish to thank you for your membership and to let you know your policy will renew on January 1st.

In an effort to maintain quality health insurance, we have carried out a full review of our schemes. As a result price and benefit changes apply to your policy from your renewal. Your renewal pack contains several important documents to review including the Renewal Check Up and Benefit Changes which outline all benefit changes and provides a comparison of your current and renewal scheme.

#### IMPORTANT INFORMATION

- The renewal is based on the plan you currently hold.
- Please contact us if there have been any changes in your circumstances or in your health insurance needs.
- Please contact us before your renewal date to discuss your health insurance needs as there may be more suitable plans available.
- Information on all Health Insurance plans in the market can be found on the Health Insurance Authority website ([www.hia.ie](http://www.hia.ie)).
- If you do not contact us prior to your renewal date, your health insurance policy will be automatically renewed for a further 1 year period.
- You have the right to cancel your automatic renewal by contacting us. (Please refer to your Renewal Check Up).

Your policy will renew with your first direct debit collection of **€37.74** on January 6th.

You and/or your dependants are currently availing of a group/scheme discount in respect of your annual premium. At, or following your renewal, if there is a change to a different group or scheme, there may be a risk of losing some or all of the current discount.

- In our new and improved Member Area:
  - check for scans, in-patient and out-patient treatments
  - renew your policy online
  - access your policy documents[www.layahealthcare.ie/memberarea](http://www.layahealthcare.ie/memberarea)

- You can only claim everyday medical expenses within 12 months of the end of your policy year.

- Members now have access to our 24/7 Mental Wellbeing Support Programme which provides confidential support on mental health, financial and legal issues and work related stress or anxiety. For more details, please see our website.

#### Looking after you always

Our range of health insurance member benefits and services ensure that we empower you to be at your best, always, but also take care of you when you need us.

To find out more go to  
[www.layahealthcare.ie](http://www.layahealthcare.ie)



When considering your renewal you have a number of options, keep your current or proposed level of cover on your membership certificate, or if any change is required including a material change, you can review your level of cover and adjust your renewal premium. A material change may be a change in your circumstances or in your health insurance needs for example, if you now have more everyday medical expenses, a change in your health or a dependant on your policy has recently turned 18 years old. Contact us to discuss these options as we may have more suitable levels of cover for your needs.

When we say we're here to look after you always, we mean it. As a laya healthcare member you can go to [www.layahealthcare.ie/yourbenefits](http://www.layahealthcare.ie/yourbenefits) to learn more about your benefits including our Laya Health and Wellbeing clinics, preventative screenings, cover for a range of treatment options and benefits such as Healthcoach, HeartBeat and our 24/7 Mental Wellbeing Support Programme.

Under Lifetime Community Rating, the cost of your policy depends on your age when you take out health insurance so it is important to note that continuous cover will ensure you are not impacted by any new loadings. For members aged 18-25 years, there is a selection of schemes available with young adult rates.

Finally, on behalf of the team at **laya healthcare**, thank you for your continued custom and loyalty. For your convenience we have stored this document in your secure Member Area, should you need it in the future. If you have any questions on your renewal please contact us and our team will be happy to help.

Looking after you always,



Ben Fearn  
Head of Customer Service