



# Employer FAQs

## 1. What is the change?

The private hospital network has entered into a temporary agreement with the public health system to meet the healthcare needs of everyone during this crisis. We understand that this hospital agreement changes the nature of some of the services that can be provided to you and your employees right now and we recognise that this will result in a temporary reduction in claims.

In recognition of this, we are waiving a percentage of premiums due on healthcare plans for a three month period, effective from the 15th of May 2020 onwards. This will range from 45% to 60% depending on the plan. Please note, if the private hospital agreement is shortened or extended the waiver will be adjusted accordingly.

As dental practices are operating an emergency service only, we are also waiving 30% of the premium due on all dental plans during this time. Please note, if dental surgeries reopen sooner or closures are extended, in line with Government guidance, the premium waiver will be adjusted accordingly.

## 2. When is it effective from?

The premium waiver is effective from 15th May 2020 onwards and is in place for a three month period.

If the private hospital agreement is shortened or extended the waiver on healthcare plans will be adjusted accordingly. Similarly, if dental surgeries reopen sooner or closures are extended, in line with Government guidance, the waiver on dental plans will be adjusted accordingly.

## 3. How will my Company be impacted?

If your Company pays for your employee's healthcare and/or their dental cover, or pays a subsidy towards them, the amount that is due during this period will decrease. The decrease will be in line with the premium waiver amount.

## 4. How will my employees be impacted?

- ***If you pay your employee's health insurance/dental insurance in full:***

The amount of BIK that your employee pays will reduce. BIK will reduce by the same percentage as the premium waiver amount.

- ***If you pay a subsidy towards your employee's health insurance/dental insurance and the remainder is taken through salary:***

The amount of BIK that your employee pays on the subsidy amount will reduce and their salary deduction amount will decrease also. This will be in line with the premium waiver amount.

- ***If you pay a subsidy towards your employee's health insurance/dental insurance and the remainder is paid directly to Vhi by the employee:***

The amount of BIK that your employee pays on the subsidy amount will reduce and the amount that they are due to pay Vhi directly will decrease also. This will be in line with the premium waiver amount. If they have a Direct Debit set up to pay Vhi directly, an amendment will be made to the monthly Direct Debit to reflect the reduced amount.

- ***If you provide no subsidy but facilitate salary deduction:***

The amount that your employee is due to pay will reduce in line with the premium waiver amount.

## 5. Will my employees receive notification of the change?

Your employees will receive a letter from Vhi Healthcare notifying them of the premium waiver and the new amount due to be paid during this period.



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## 6. What supports can you give for notifying my employees?

Attached is a copy of the employee email and FAQs which you can choose to share with your employees. Also attached is information on the many services and benefits that we have adjusted and extended to support customers during this time.

## 7. Will I see anything different?

Your regular changes report/amendment notice will reflect the premium waiver amount.

## 8. Do I need to do anything?

- ***I access our changes report/monthly invoice member breakdown through my Online Group Profile (OGP):***

You don't need to do anything different. Simply login to OGP and process the report in the same way as you usually do. The report will reflect the premium waiver for all of your employees.

- ***Vhi send me the changes report/monthly invoice member breakdown directly:***

You don't need to do anything different. We will send you the report as usual and you should process it in the same way as you usually do. The report will reflect the premium waiver for all of your employees.

- ***I use a third party provider for my payroll:***

We will be in touch with your third party provider to ensure that they have the relevant data to enable them to update your benefit platform/payroll with the updated premium. However, we would advise you to notify your provider in advance of any communication from us.

- ***I don't receive any reports from Vhi:***

We have a number of supports in place to help you. Please contact your Group Service Administrator who will support you, including showing you our online invoicing platform [www.vhi.ie/ogp](http://www.vhi.ie/ogp) which gives you access to a suite of reports that will support your payroll.

## 9. When will I receive the updated file?

The file will be available as per the normal monthly changes process on the Online Group Profile (OGP) or however you usually access it by June.

## 10. When do I have to update the new file by?

The changes should be implemented during the June payroll.

## 11. Can I choose not to implement this change?

No, in order for your company and employees to benefit from the premium waiver, they must be applied in the payroll.

## 12. How will this premium waiver impact Tax Relief at Source?

In certain circumstances, tax relief on the BIK paid by your employees may be reduced in accordance with the premium waiver amount. If you have queries on this, please contact your Group Service Administrator.

## 13. What will happen at the end of the hospital agreement period?

If you have not changed or renewed your cover during the premium waiver period, the premium amount due will revert to the original amount, before the premium waiver was introduced. We will update the changes report/monthly invoice member breakdown to reflect this change which you will need to process in the same way as you usually do to ensure your payroll is reflective of the correct amount.

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## 14. What benefits do my employees now have on their plan?

Vhi will continue to pay claims for customers for any treatments that fall outside the public private hospital agreement and for those within that agreement will cover the public hospital charge i.e. €80 a day up to a max of 10 days.

Vhi customers will continue to have healthcare needs above and beyond COVID-19, and Vhi will support those needs and will continue to pay claims for any treatments that fall outside the public private hospital agreement. This includes cover for private care in public hospitals, psychiatric inpatient and day care treatment, maternity care and treatment for alcoholism, drug and substance abuse.

We have extended our day-to-day benefits to include telephone or online consultations with GP's, Clinical Psychologists, Physiotherapists, Dieticians, Practice Nurses, Physical Therapists, Occupational Therapists, Speech & Language Therapists and EAP consultations.

Our clinical services Vhi SwiftCare, Vhi Paediatric Clinic and Vhi Hospital@Home are open and continue to provide clinical services to customers daily. They have moved to an appointment only basis enhancing patient and staff safety. Support benefits and services including Online GP, Nurseline 24/7 and Midwife Support Services remain in operation.

## 15. Where can I go to find out more information?

- If you have questions on how the premium will be applied and how we can support your payroll team you can contact your Group Service Administrator.
- If you have general questions please contact your Corporate Account Manager.
- If you would like to know more about the services we have in place for our customers in response to COVID-19, you can visit our COVID-19 hub at [www.vhi.ie/covid-19](http://www.vhi.ie/covid-19)