

ARACHAS HEALTH INSURANCE

A. E. C. I. Launch Group Health Insurance Scheme



AECI, working with Arachas are delighted to announce the launch of our Group Health cover scheme from 1st March 2011

We have successfully negotiated Group discounts that will generate substantial savings for Members wishing to take advantage of this unique offer.

Save €1,091.20

Based on two adults and two children

AECI

Aviva Business Plan Extra

€1,949.20

VHI

Plan B

€3,040.40

The Health team at Arachas will contact you to outline the offer in more detail. We are also setting out overleaf some answers to commonly asked questions which you may find helpful.

If you want to secure an immediate quotation contact the team at...

123457889



Arachas Corporate Brokers trading as Arachas are regulated by the Central Bank of Ireland

Visit us at www.aeci.ie

January/February 2011

Questions & Answers

Do I have to wait until my renewal date to switch?

No, you can switch at any time without any penalty. You do not have to wait until your renewal date. You simply cancel your cover and payment with the current Insurer and switch. This also works if you want to switch back at any stage.

Do I have to wait until my renewal date to upgrade my plan?

No, you can upgrade your plan at any time. We will be happy to advise you on the most suitable level of cover. Awaiting period may apply, but only to the upgrade in cover.

What is a pre-existing condition?

A pre-existing condition is any disease, illness or injury that was present before you took out your Policy.

Can I switch my health cover regardless of any pre-existing condition or claim?

Yes, you can switch health cover at any time. You will be subject to the same waiting periods with your new Insurer in the same way as you are with your existing Insurer. You can not be refused cover - this is a basic principle of the Health Insurance Industry in Ireland - Known as "Open Enrolment".

I have already served all their waiting periods - do I need to re-serve them all again?

No, waiting periods will only apply to any new Aviva health insurance members who:

- Has never been insured before
- Is still subject to a waiting period with another health insurer
- Had a contract with a health insurer that has lapsed more than 13 weeks before joining Aviva
- Upgrades their level of cover

