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EACH MEMBER OF THE SOCIETY

6th December 2019

(1.) Review of Benefits and Subscriptions 2020

The Committee has concluded the annual review of benefits and subscriptions and are pleased to confirm that no increase in premiums will be warranted on 1st January 2020. The Committee as always will continue to monitor the Society's financial performance throughout 2020 and will only apply an increase if it becomes necessary to sustain the excellent medical benefits provided to our members. Subscriptions were last increased on 1st June 2017, some 2.5 years ago which is a remarkable achievement in this era of increasing hospital treatment costs and particularly the escalating cost of new drugs coming to the market particularly for the treatment of cancers. You will be aware of all other insurers increasing premiums in the order of 6% throughout the year.

You the members can take credit for much of this achievement by way of your response to the Society's campaign highlighting the injustice of charging people with health insurance admitted through Accident & Emergency Departments in Public Hospitals with no extra service or benefit being offered and charges of up to €813 per day being billed to the Society. Keep up the good work as your efforts are paying off by way of delaying increases to premiums.

(2.) Health Screening.

The Minister for Health established the National Screening Service in 2007 with a view to the prevention, screening, detection, treatment and management of Cancer in Ireland into the future. The following initiatives are in place;

- Breast Check – provides free Mammograms to women aged 50 to 67 every 2 years (to extend to 69 in 2021) with a view to early detection of breast cancers. Log onto info@breastcheck.ie for full details and to establish if your name is on their register or ring 1800 45 45 55.
- Cervical Check – provides free cervical screening tests every three years to women aged 25 to 44 and every five years to women aged 45 to 60 with a view to the early detection of cervical cancer. Log onto info@cervicalcheck.ie or ring 1800 45 45 55 for full details and to check if you are registered with them.
- Bowel Screen – provides free bowel screening to men and women aged 60 to 69 every two years through a home test kit with a view to early detection of colorectal cancer. Log into info@bowelscreen.ie to register or ring 1800 45 45 55 for more information.
- Diabetic Retina Screen – provides free, regular diabetic retinopathy screening to all persons with diabetes aged 12 years and older with a view to preventing the development of diabetic retinopathy. For information and to register log onto info@diabeticretinascreen.ie or ring 1800 45 45 55.

If you or a family member has any kind of health concern, they are strongly advised to immediately attend their GP who will arrange whatever tests or scans etc. that are considered appropriate or will refer the patient on to a consultant specialising in the area of concern to the patient. The Society provides a substantial contribution towards the cost of such scans such as MRI, CT, Ultrasound, Mammogram, X-ray, Dexa and Blood Tests where these tests are ordered by your GP or Consultant.

(3.) Committee Election 2020.

Please see attached document concerning the nomination process for candidates who wish to contest for the 10 vacancies on the Committee of the Society to take place in March 2020.

(4.) Annual General Meeting 2020.

The Annual General Meeting of the Society will take place on Friday 24th April 2020. Rule changes for discussion at the AGM should be forwarded to the Secretary to arrive by 5pm on Monday 2nd March 2020.

(5.) Vacancy for Position of Trustee.

A vacancy for a position of Trustee of the Society which is open to all members will be filled at the AGM in 2020 – see the provisions of Rule 56 of the Society's rules concerning the method of nomination for the position. Interested members should familiarise themselves with the procedure outlined in Rule 56 which is available to view and/or print on the Society's website at www.medicalaid.ie under the heading "Society Rules" or by contacting the office who will provide you with a copy of the rules. The nomination process will conclude at a meeting of the Committee prior to the Annual General Meeting on 24th April 2020.

On behalf of the Committee of St Pauls Garda Medical Aid Society, I would like to wish you and your families a happy and contented Christmas and a prosperous and healthy 2020.

A handwritten signature in black ink that reads 'Owen Connell'. The signature is written in a cursive style and is positioned above a horizontal line.

OWEN CONNELL
SECRETARY.