

Dear member,

The Committee wish to emphasise the excellent cover provided in the Society's health insurance policy, particularly as regards full cover in **every** Public and Private hospital in the State without exception, **no shortfalls, no excess, or co-payments** per night or per procedure as applies with every other policy available on the market. Practically every medical procedure imaginable is covered under the Society's policy and each hospital admissions office will be able to confirm this fact to you when you contact them as regards your admission – just provide them with the procedure code given to you by your consultant and they will confirm if it is covered. The Society's ethos is that if you are hospitalised for a medically required procedure or treatment, you should not be worrying about the cost of your care and your only concern should be on returning to full health.

They also emphasise the cover of up to €60 provided for monthly prescription costs only leaving you with a maximum monthly shortfall of €20, €1,700 towards orthodontic treatment, assistance towards routine and more complex dental treatment, eye laser assistance, superior maternity/gynaecology benefit, hearing aid and wheelchair cover, €2,200 per couple towards IVF costs for three attempts and some even further enhanced benefits from 2024 and much more. Other suppliers do not provide or match these benefits or if they do the premiums are extremely expensive or it requires a separate policy at additional cost.

#### Private Accident & Emergency and Medical Assessment Units and their Charges.

Facility	Max Fee Payable	Consultation - Minimum Fee
Mater Private, Dublin A&E & Urgent Cardiac Care	€700	€250
Mater Private, Cork, A&E and Cardiac Care	€650	€200
Bons Cork – MAU (Medical Assessment Unit)	€750	€250
Bons Galway – MAU	€495	€295
Bons Tralee – MAU	€485	€70
Bons Dublin - MAU	€750	€250
Beacon Hospital A&E	€695	€200
Beacon Hospital A&E	€695	€200
Blackrock Clinic A&E	€650	€225
Hermitage Clinic A&E	€650	€225
Galway Clinic A&E	€650	€225

Above are the exorbitant charges levied when you attend one of these private hospitals A&E, urgent care facilities or medical assessment units.

The maximum fee applies if you are provided with tests, scans etc and includes the consultation fee. The consultation fee which is their minimum fee is payable even if no treatment or scans are provided or you are admitted to the hospital for follow on treatment.

***The benefit for these private A&E and urgent care facilities is 50% of the cost to a maximum benefit of €200.***

Where you are directed to attend one of the above clinics by your own treating **Consultant** – claim will be processed in line with the Outpatient benefits applying to the various scans and tests – the **Consultants Referral and Hospital Appointment letter** must be attached to the claim – otherwise, the A&E benefit above will apply.

#### **Submission of Claims by Post or Email.**

Our staff are practically up to date in the processing and payment of your claims, and it is their aim to continue to provide this excellent level of service and turnaround time into the future. To assist them, please submit claims by Post if you wish or ideally by email to [claims@medicalaid.ie](mailto:claims@medicalaid.ie) which does not incur a postage cost and has a quick turnaround time. To avoid delay in payment, please try to submit decent quality itemised documents ideally in pdf format or in a decent quality photograph. Sign and fully complete the claim form, particularly the **Yes or No** question as regards a third-party injury. In the case of dental claims, ensure a dental chart in addition to the signed claim form and a detailed receipt outlining the work carried out. All forms are available for printing in the Forms section of the Society's website. Please submit queries of a routine nature by email to [customerservice@medicalaid.ie](mailto:customerservice@medicalaid.ie)

### **Medical Expenses re RTA's or Injury on Duty.**

If you are involved in a road traffic accident or injured while on duty and you intend pursuing a compensation claim in the future, please advise the Society of the incident immediately and complete the legal undertaking documents supplied to you. This will enable the Society to open a refund file and accumulate all relevant medical claims which you will require at a later stage for Court or settlement proceedings.

In the case of an Injury on Duty and you decide **NOT** to pursue a compensation claim under the Garda Compensation Act, please advise us of the incident and we will accumulate the relevant medical claims which you will be submitting to your Superintendent's office for payment as the State are liable as your employer for your medical expenses where you are injured while doing your work.

You must keep the Society updated on progress and outcome of your claim and you are responsible to ensure all medical expenses are claimed by you or your Solicitor and refunded **promptly** to the Society when the claim is settled.

If you suffer injuries while playing a sport or on a school ground or such like, you should firstly submit your medical bills to those organisations to recover your costs. If they do not have public liability insurance, submit the claim to the Society for assessment.

### **Subscriptions**

It is your responsibility to ensure you are paying the correct subscription for the persons you agree to place on cover with the Society and to inform any person you decide to remove from cover. **Note:** Young adults will remain on cover with the Society until they are 29yrs old. If your subscription is in arrears, the Society will withhold payment of any claim and/ or use its proceeds to eliminate such arrears. Ongoing subscription arrears will result in termination of your insurance cover & membership of the Society.

Failure to act within the Society's Rules will result in the termination of your membership and policy.

### **Retiring or Resigning from An Garda Siochana**

Contact the Society immediately once you know the date you are retiring or resigning, and we will make the necessary arrangements.

### **Contact details.**

Please ensure your correct name, address, email address and contact phone number are recorded on our system – you can check and amend any incorrect detail in the “Claims Login” section of the Society's website at [www.medicalaid.ie](http://www.medicalaid.ie)

### **Annual General Meeting 2024.**

The Annual General Meeting of the Society will take place on **Thursday 18<sup>th</sup> April 2024** at a venue to be decided later. Please forward Rule changes for discussion at the AGM to the Interim General Manager at the Society's offices to arrive by **4pm on Monday 22<sup>nd</sup> January 2024**

### **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 2024 – 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](http://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 18<sup>th</sup> April 2024.

On behalf of the Committee and Staff of St Pauls Garda Medical Aid Society, I wish you and your families a very happy and peaceful Christmas and a prosperous and healthy New Year.

**Noreen McCrudden**

**Interim General Manager.**

*We are a “Friendly Society,”  
we aim to meet and exceed our members expectations.  
Always putting them first, helping them to live,  
longer, stronger, and healthier lives*