

To Each Member of the Society.

16<sup>th</sup> August 2018

### **Review of Benefits and Subscriptions – 2018**

The Management Committee of the Society applied an increase in subscription rates on the 1<sup>st</sup> June 2017 with a review to take place after one year. This review has now been completed and particular note has been taken of the reduction in payments to Public Hospitals arising from the campaign by all medical insurers including St Pauls Garda Medical Aid to highlight the injustice of charging people with health insurance who are admitted through A&E with no extra service or benefit being offered. Your efforts in this regard are much appreciated and have had a positive impact on the Society's finances and as a consequence on the subscription rates you are paying.

Arising from the above efforts by you and your families and based on the Society's performance to date, the Management Committee are pleased to confirm that no increase will be warranted in 2018. A further review will take place towards the end of 2018 to determine if an increase is required at some stage in 2019 to sustain the Society. As is always the case, the Management Committee will only apply an increase if and when it is absolutely necessary to enable the Society to cover the medical/hospital costs of its members and their families and ensure the prudent management of the Society's finances for now and into the future.

In the interest of equity of benefit among all members the Management Committee has made a minor adjustment to GP benefit effective from 1<sup>st</sup> September 2018 which will have no impact on most members GP claims as follows;

**General Practitioner Consultation and Treatment - 70% of the cost to a maximum of €35 per consultation and a maximum of 30 consultations per family per annum.**

There is no change to the **current benefit** applying to those members over 70 years of age or those children under 6 years of age – all of whom are entitled to free GP care under the State scheme who are encouraged to avail of it if at all possible.

Owen Connell  
Secretary