

(1.) Review of Benefits and Subscriptions 2021

The Committee concluded the annual review of benefits and subscriptions and are pleased to confirm no increase in premiums will be warranted on 1st January 2021 and are hopeful this position will be maintained throughout 2021. The Committee will continue to monitor the Society's financial performance and will apply an increase if and when it becomes necessary to sustain the excellent medical benefits provided to our members. The last increase was on 1st June 2017, some 3.5 years ago which is a remarkable achievement in the context of other insurers regularly announcing premium increases including the latest increases averaging 4% and up to 12% for some of their plans.

The Committee examined some outpatient benefits provided under the policy and have sanctioned a number of improvements effective from 1st January 2021 which will be of assistance to all members, particularly those with families as follows;

- **Consultations with GP** - Current benefit is 70% of the cost to a maximum of €35 per consultation to max of 30 consultations per family per annum – this benefit is increased by €5 to 70% of the cost to a maximum of €40 per consultation.
- **Dental Extractions** - Current benefit is €30 per extraction which will increase to €40 per extraction.
- **Dental Fillings** - Current benefit is €35 per filling which will increase to €40 per filling.
- **A & E Charge in Public & Private Hospitals** - Current benefit is €70 per attendance at any Public or Private Hospital A & E facility. This benefit will increase to €80 per episode of treatment including any return reviews. Members are reminded that attending Private type A & E facilities will incur substantially greater charges, often in the hundreds of Euro than attending those in Public Hospitals.
- **Counselling** - Current benefit is 60% of the cost to max of €25 for max of 10 sessions per annum. The Committee sanctioned increasing this benefit by €10 taking it to 60% of the cost up to €35 per session which will be of assistance to people in these very difficult and turbulent times.
- **Gynaecology Benefit Natural Delivery** – Current benefit is €1,700 in the case of a natural delivery and this benefit will now increase by €200 to €1,900.
- **MRI & CT benefit where non-approved provider is used** - The Society has numerous contracts for full cover and direct payment for MRI and CT scans throughout the Country as outlined in the Scans section of the website. For various reasons, some people wish to avail of the services of non-approved providers who are usually more expensive and the current benefit in such instances is €170 per scan – this benefit will increased to €190 per scan from January 1st .
- **Fee for Outpatient Medical Consultation with a Consultant** - The current benefit is 60% of the cost to maximum of €80 per consultation. The Committee are of the view that this benefit is

somewhat inequitable in that a person paying a consultant €135 receives €80 benefit whereas a person paying €250 also receives €80 benefit. It has been decided to restructure this benefit to make it more equitable for all members who have no real choice as regards the Consultant nominated by their GP and the level of fee they demand which can vary depending on the complexity of the treatment they provide such as Oncology, Cardiology and Neurology etc. From 1st January 2021, the Society's benefit will be adjusted to 50% of the cost of the Consultation fee charged.

(2.) Covid 19 – Pre-admission Covid Tests in Private Hospitals

The Society has reached agreement with the Private Hospitals to reimburse them directly for a pre-admission Covid Test prior to surgery. If you have paid such a fee for an inpatient Covid Test in any Private Hospital since July 1st, please forward your itemised receipt to the Society for a refund of the cost.

(3.) Submit Claims by Post or Email.

Please submit claims by Post or Email for processing. Whereas the staff are currently working from home due to the Covid 19 restrictions, arrangements are in place to collect and disperse the claims received by post to the staff for assessing. Therefore you can resume sending your claims by post or continue to submit them by email and they will be processed promptly. To avoid delay in the payment of your claim, ensure the claim form is fully completed particularly the **Yes or No** question as regards a third party injury. In the case of dental claims, ensure a detailed dental chart and a detailed receipt outlining the work done is enclosed or claim will be returned. **Please ensure the Society has your correct Bank Details on our files which should never change or require updating unless you transfer your account to a new provider.**

(4.) Contact details.

Please ensure your correct name, address, email address and contact phone number are recorded on our system – you can check this and amend any incorrect or out of date detail on the Society's website www.medicalaid.ie

(5.) Annual General Meeting 2021.

The Annual General Meeting of the Society will take place on **Thursday 22th April 2021**. Rule changes for discussion at the AGM should be forwarded to the Secretary to arrive by **5pm on Monday 1st March 2021**.

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 2021.

Owen Connell
Secretary.