

Each Member of the Society

16th December 2021.

(1.) Review of Benefits and Subscriptions 2022

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 2022. They will continue to monitor the Society's financial performance and will apply an increase if it becomes necessary to sustain the excellent medical benefits provided to our members. The last increase was on **1st June 2017**, over 4.5 years ago which is a remarkable achievement in the context of other insurers regularly announcing premium increases including the latest increases averaging 5% per annum with some up to 10%.

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 shortfalls or co-payments per night or per procedure as applies with every other policy available on the market. They also emphasise the cover of up to €60 provided for monthly prescription costs, €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 much more. Other suppliers do not provide or match these benefits or if they do it requires a separate policy at additional cost.

The Committee reviewed the benefit provided to members for attendance at **Accident and Emergency in a Public Hospital** where a fee of €100 applies for treatment including for follow up reviews or further treatments arising from the same incident. From 1st January 2022 the Society will cover this charge in full, up from the current benefit of €80. If you have a medical card or on a referral from your GP, there is no charge.

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	€600	€250
Mater Private, Cork, A&E and Cardiac Care	€400	€200
Blackrock Clinic A&E	€595	€175
Bons Cork – MAU (Medical Assessment Unit)	€550	€165
Bons Galway – MAU	€495	€120
Bons Tralee – MAU	€485	€70
Bons Glasnevin -Respiratory Unit	€250	€250
Beacon Hospital A&E	€560	€200
Hermitage Clinic A&E	€560	€190
Galway Clinic A&E	€595	€175

Above are the exorbitant charges levied when you attend one of these private hospital A&E facilities.

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 Committee have approved an increase in this benefit from the current €80 to **50% of the cost you incur to a maximum benefit of €200** effective from 1st January 2022.

Please note and be aware that you will incur a substantial additional cost if you choose to avail of these services in a Private A&E facility compared to that applying in a Public Hospital A&E where the full cost incurred will be recovered from the Society.

(2.) Submission of Claims by Post or Email.

The Office Manager and our Staff are to be commended for their trojan work as they continue to deliver a first-class service despite all the difficulties presented by the Covid 19 pandemic and are right up to date in the processing and payment of your claims. Please submit claims by Post if you wish or ideally by email to claims@medicalaid.ie which does not incur a postage cost and has a quicker turnaround time. To avoid delay in payment, please ensure you 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 done, is enclosed or claim will be returned. All forms are available for printing in the Forms section of the Society's website.

Queries of a routine nature should be submitted by email to customerservice@medicalaid.ie

(3.) 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

(4.) 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 2022 – 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 21st April 2022.

(5.) Annual General Meeting 2022.

The Annual General Meeting of the Society will take place on **Thursday 21st April 2022** at a venue to be decided later. Rule changes for discussion at the AGM should be forwarded to the Secretary at the Society's offices to arrive by **5pm on Tuesday 1st March 2022.**

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 2022 and keep safe in these challenging times.

Owen Connell
Secretary.