

1<sup>st</sup> July 24

Dear Member,

**As we approach the main holiday period, it is important to know your Garda Medical Aid cover as you travel abroad.**

#### **Travelling abroad on holidays – travel insurance**

As Garda Medical Aid is a restricted membership and is not licenced to sell travel insurance therefore, the Society is precluded from providing medical insurance cover for holidays abroad. Before travel, members are strongly advised to acquire adequate travel/medical insurance. **When doing so it is most important that you inform the provider that your medical insurance with the Society does not provide any cover for medical emergencies or treatment while on holidays abroad and to disclose any preexisting medical condition.**

Reply “**No**” to the question on the travel insurance website “Do you have Private Health Insurance that covers you abroad.” This is particularly important as your travel insurance could be invalid if you reply “**Yes**” to this question.

If travelling within the E.U. you are advised to apply for a European Health Insurance Card (E.H.I.C.) from your local HSE office.

#### **Cover in Northern Ireland**

We have no direct billing with any hospital or consultant in Northern Ireland so you must pay for your treatment and then claim back any benefit you may be entitled to from Garda Medical Aid. If you choose to receive treatment in Northern Ireland the Society will only pay the hospital charges at the rates applying in **St Vincent’s Private Hospital, Dublin**. It is important to note that you may have a shortfall and hence may require a co-payment from you.

#### **Residing abroad part time in an E.U. Country**

If you **reside/live** part time in an E.U. Country and **you immediately inform and agree terms and conditions** with the Society at the time you commence those living arrangements, we will then in line with the provisions of our rules provide cover/benefit for In Patient hospital treatment in that Country at rates up to but not exceeding those applying in **St Vincent’s Private Hospital, Dublin**. The Society does not have direct billing arrangement abroad with any hospital for In Patient treatment therefore payment is made by you and then claim back the benefit applicable. It is important to note that you may have a shortfall.

**Repatriation to Ireland following illness or injury is excluded and no benefit is payable to members for this.**

You can also claim the normal Outpatient benefits.

**The Society does not provide medical insurance cover if you reside/live permanently or part time in any other non-EU countries including the USA, Canada, Australia, Japan, and the Middle East.**

## **Treatment abroad.**

The general rule is cover is not provided to travel abroad for treatment.

In cases where it is certified by a consultant in this country that the treatment required is not available within the State – the HSE are obliged to pay the cost of acquiring such treatment abroad under the Treatment Abroad Scheme on completion of Form E112(IE) and the patient meeting the qualifying criteria.

However, where your preference is to have treatment conducted abroad and your treating Consultant in this country recommends that you travel abroad for this treatment, you must make a written application to the Society for approval to be granted before any benefit will be allowed. You must submit a letter from your treating Consultant outlining the procedure to be carried out with the reason for going abroad for the treatment along with a breakdown of the full costs. Once the full information is provided to the Society the application will then be brought before the Committee at the next Meeting for consideration for approval.

If approval is granted the Society will only pay the applicable hospital charges/procedure costs at the rates applying in **St Vincent's Private Hospital, Dublin**. It is important to note that you may have a shortfall and hence may require a co-payment from you.

***It is important to note that procedures solely of a cosmetic nature are not covered under our benefits anywhere.***

As mentioned previously Garda Medical Aid is a restricted membership and we are precluded from covering medical cover while you are on holiday abroad however to thank you for being a loyal member of Garda Medical Aid, we work hard to make sure your experience with us is the best it can be and to show our appreciation we have secured a discount with Blue Insurance for travel insurance of 10%. You can obtain this discount by visiting <https://www.multitrip.com/> and use the following code **GMA10** for 10% off an Annual or Single Trip policy. We do not accrue any benefit from Blue Insurance and only sought this offer for the benefit of our membership.

If you do decide to travel, may your travels be filled with happiness, peace, and wonderful adventures, wishing you a fantastic trip and a safe return home.

You sincerely

**Noreen McCrudden**  
**General Manager**  
**St Paul's Garda Medical Aid Society**