

St Pauls Garda Medical Aid Society

General Data Protection Regulation (G.D.P.R.)

The new G.D.P.R. Regulation comes into force throughout the E.U. on the 25th May 2018. It introduces a wide range of changes to the existing Data Protection Framework. It places onerous obligations on all organisations to ensure the security and protection of the personal data that is processed and stored. St Pauls Garda Medical Aid Society are dedicated to safeguarding the personal information under our control and in developing a data protection policy that is effective and fit for purpose, that demonstrates an understanding of, and appreciation of the new Regulation. As stated in a previous Circular, any information or interaction on membership/claims etc. can only be discussed with the member. Spouses/Partners/children will be entitled to general information about the Society. The Society's G.D.P.R. Compliance Statement is now posted on the website and can be found and viewed at www.medicalaid.ie in the Data Protection section.

Reminder - Premium Discount for Young Adults.

You may recall previous circulars setting out the effect of The Health Insurance (Amendment) Act 2014 which laid down minimum and maximum percentage discounts on the Adult Premium that must be granted to young adults between 21 and 25 years of age. The Committee of the Society at that time approved the application of the **maximum** allowable discount for these age groups and continues to provide the maximum discount allowable which results in savings for both members and parents.

To comply with legislation, the Discounted Adult Rate for a 21 to 25 year old is applied on the 1st July each year based on his/her actual age on that date and will be adjusted each year thereafter on the 1st July up to 25 years of age to ensure the full benefit of the reduced adult rate is provided. Therefore, if your child turns 21 years on or before 1st July 2018 or has turned 22, 23, 24 or 25 by that date – the **After Tax Relief** rate for that age bracket will apply as outlined below for the next year resulting in an increase in your weekly/monthly subscription payment;

	Before Tax Relief	After Tax Relief
Discounted Adult Rate for 21yr old	(€18.96pw)	€15.17 pw - Max Discount of 49%
Discounted Adult Rate for 22yr old	(€22.68pw)	€18.83 pw - Max Discount of 39%
Discounted Adult Rate for 23yr old	(€26.40pw)	€22.55 pw - Max Discount of 29%
Discounted Adult Rate for 24yr old	(€30.12pw)	€26.27 pw - Max Discount of 19%
Discounted Adult Rate for 25yr old	(€33.83pw)	€30.00 pw - Max Discount of 9%

Your young adult dependant aged 26 years remains on cover with the Society up to 29 years of age at the full adult rate of (€37.18pw) before Tax relief and €33.33 after Tax Relief ensuring they have excellent health cover. If the above changes apply to you, the effect of the changes will be seen in Serving Members pay of the 5th July 2018 and Retired Members July 2018 pension statements.

Dental Receipts

Of late staff had to return Dental claims to members as they did not contain sufficient information to process the claim. The Society requires a detailed breakdown of the dental work carried out on a **St Pauls Garda Medical Aid Dental Form** and a separate **receipt on the Dentists headed paper**. Download the dental form from the website www.medicalaid.ie or request one from the office. This form needs to be **fully completed** by the Dentist setting out the work undertaken and where appropriate showing the tooth number worked on. A properly completed Dental Form and a Dentists receipt will avoid delay and result in the swift payment of a dental claim.

Owen Connell
Secretary