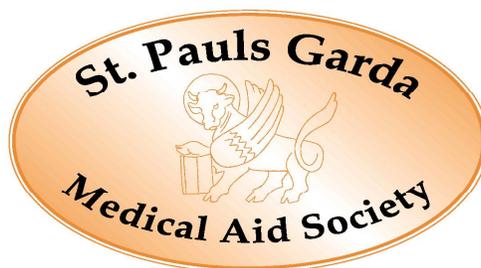


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## Value for Money.

### Out Patient MRI and CT Scans.

The Society provides cover for scans on **both Consultant and G.P. referrals** unlike other insurers who provide cover on a Consultant referral basis only. The Committee in seeking cost reductions where ever possible have now negotiated much reduced prices for out patient MRI and CT scans. You can avail of the scans at the locations listed below at no cost to yourself as the Society will settle your account directly with the supplier.

**Alliance Medical** at Clane Hospital, Barrington's Hospital Limerick, Lourdes Hospital Drogheda, Tullamore Hospital, Bon Secours Hospitals in Galway and Tralee, Portiuncula Hospital Ballinasloe, Northwest Hospital in Derry, Erne Hospital Enniskillen, 20/20 Imaging in Cork and Charter Medical in Smithfield Dublin.

**Euromedic Ireland** in Dundrum and Northwood and Charlemont in Dublin City and in Euromedic Cork and Euromedic Sligo.

**Vista Medical Imaging**, Naas, Co Kildare.

**Scancor**, Cork University Hospital.

**Southscan**, South Infirmery Hospital Cork.

**Aut Evan** Hospital, Kilkenny.

**Merlin Imaging**, Galway.

**Beacon Hospital**, Dublin.

**Galway Clinic**, Galway.

**Whitfield Clinic**, Waterford.

The contact details, addresses etc of these suppliers can be accessed on their various websites.

*If you go to other providers for **Out Patient Scans** such as **ALL PUBLIC HOSPITALS**, Hermitage Clinic, St Vincent's Private, Blackrock Clinic, Mater Private Hospital, Bon Secours in Cork and Glasnevin – the charges are much higher and as you know the Society will pay €250 towards the cost which will leave a shortfall in such cases.*

### Haemochromatosis.

If you are one of the 8% of the Irish population who are potential haemochromatosis or iron overload sufferers and are removing regular blood samples to reduce the iron level, I confirm that the Society will pay the following fees for this procedure which is known as Venesection or Phlebotomy;

- The full G.P. charge for the service of approximately €100. Some G.P.s do not provide this service but you should check with all G.P.s in your area to locate a provider.
- The full outpatient charge of €75 for having the procedure in a public hospital as a public patient.
- The full charge as agreed with the Society in some Private Hospitals.

If you go to a Public Hospital as a private patient for this service which takes less than 30 minutes, the current day case rate is charged which is an incredible €807 from 1.1.2011. We would request members as far as possible to avoid this latter course of action, however if there is no alternative in your area, the Society will cover the cost in full. The ideal situation would be to identify a G.P. to carry out the procedure for you on each occasion or as a public patient in your local hospital.

### **Comparing Insurance Products.**

The Committee could not stress enough how important it is to maintain your Health Insurance cover as none of us can foresee what's around the corner as regards health issues for ourselves and our family's. In making comparisons between the various insurance policies, it is important to compare like with like. I would suggest that the level of cover we provide far exceeds that of other insurers and **you will recoup a substantial part of your annual subscription** each year by way of payments for our excellent Out-Patient cover for day to day medical expenses. I would highlight just a few items where our cover is far superior to other insurers like Aviva, Quinn and VHI;

1. The Society provides full semi-private cover for ***EVERY*** hospital in the State including the High Techs at Mater Private, Blackrock Clinic, Beacon Hospital and Galway Clinic, unlike other insurers who do not cover them or have substantial shortfalls in many Private Hospitals for a large number of elective procedures such as hips, knees, shoulder and eye disease issues and more.

2. ***The Society provides cover towards your monthly Drugs bill – Other Insurers provide no cover.***

3. We provide cover for G.P. visits, substantial contributions to Dental costs including extractions, fillings, crowns, bridging, root and periodontal treatment etc. No dental cover with other insurers.

4. ***The Society provides cover for Eye Laser treatment and Glasses, Counselling, Physiotherapy, Chiropody, Acupuncture, Speech Therapy, Consultant Visits and treatment provided.***

5. The Society provides a substantial contribution towards the cost of Orthodontic treatment for you and your family ó no support with other insurers.

6. ***Our Gynaecology/Maternity Cover far exceeds all other insurers – see the schedule of benefits.***

7. We cover Out Patient MRI and CT scans on Consultant and G.P. referrals and pay most providers directly ó thus avoiding you having to pay up front. No G.P. referral with other insurers.

8. ***The Society has no hidden conditions or get out clauses around our various benefits – what we say we pay, we then pay.***

9. The Society pays claims monthly ó no paying and holding claims for up to a year before you can submit them for payment. We have no Annual Claims Excess like other Insurers.

**GMA in patient cover matches Plan B Options in VHI, Plan Level 4 in Aviva and Health Manager Silver in Quinnhealth and our out patient cover is far superior to all providers.**

### **Email address.**

We have email addresses for over 11,000 of our members which we use to communicate with you and speedily deal with any queries. If you recently acquired an email address or indeed changed your email address, please let us know so as we can update our records.

Visit our website at [www.medicalaid.ie](http://www.medicalaid.ie) for all information regarding the Society or email us at [customerservice@medicalaid.ie](mailto:customerservice@medicalaid.ie) or Fax us at (01) 8991707 if you require any further information.

JOHN FAHY  
SECRETARY.