

TIME IS RUNNING OUT ON THE INTRODUCTORY OFFER FROM HEALTHWAVE FOR YOUR MONTHLY PRESCRIPTION.

Each Member

This super offer from Healthwave Pharmacy, Dundrum, Co. Dublin is available to all Garda Medical Aid members and their families throughout the Country. The Society will pay Healthwave directly the Drugs Benefit of up to €60 per month which eases the financial burden on you each month.

- **In addition an introductory offer is available if you sign up before 31.3.2019 - Healthwave will absorb the first €20 of your prescription fee for the first Three Consecutive Months after joining which means you will have no charge if your prescription is €80 or less for those first three months – a further saving of €60.**
- **If a number of interested members in a Garda Station or retired members at a coffee morning or meeting make arrangements with Healthwave, a pharmacist will attend to explain the scheme and assess each member's prescription needs, deliveries etc.**

Please see previous circulars outlining full details in the Notice Board section of the Society's website or ring Healthwave at 01 5310368 for full details and save yourself some real money.

TRAVEL INSURANCE

The Society is prevented under law from providing Travel Insurance for holidays abroad. Members are strongly advised to acquire Travel Insurance which includes Medical Insurance Cover well in advance of your journey. Ensure that you advise the provider that your medical insurance with the Society does **NOT** provide cover for medical emergencies or treatment while on holidays and **very importantly** ensure that you disclose any pre-existing medical condition to them to avoid a claim being declined because of such non-disclosure. If travelling within the E.U. you should have a European Health Insurance Card (EHIC) available from your HSE office. This entitles you to emergency medical treatment in any Public Hospital in the E.U.

ACCIDENT and EMERGENCY in PRIVATE HOSPITALS

The Committee wishes to remind members, the Society contributes €70 towards the cost of attending Accident and Emergency type Departments in Public or Private Hospitals. If you choose to attend **A & E in a Private Hospital** including Urgent Cardiac Care and Heart and Vascular Units – you will have a substantial financial shortfall of at least €100 and up to €500 which you will have to pay compared to a €30 shortfall in A&E in a public hospital. The choice is yours, but all claims must be assessed equally – i.e. we pay €70 towards the cost of A&E in Public or Private Hospitals and you will be responsible for the balance.

Owen Connell
SECRETARY.