

Each Member

7th December 2017.

General Data Protection Regulation (GDPR)

In April 2016, the EU Parliament approved the new GDPR regulation which will come into force throughout the EU on 25th May 2018 replacing the existing data protection framework. It places onerous obligations on organisations including the Society in terms of how and why we acquire your personal information, how we store and ensure the integrity of the information and the appointment of a Data Controller to oversee this obligation with significant penalties applying for any breaches. We continue to update our procedures to ensure compliance and will communicate to you as further impacts arise into the future.

An immediate impact requires that all communications with the Society regarding your medical insurance policy details/claims etc. must be with the **policy holder only**, which in the Society's case is the serving or retired member of the Garda Síochána or his/her widow or widower. Spouses/Partners/Children of policy holders will be entitled to general information about the Society and Benefits covered under the policy, but cannot be provided with any specific information about a particular policy such as claims paid, who is on cover or alterations to the policy etc. – such specific information or instructions will be communicated to/from the policy holder only.

Value for Money – Prescription Drugs.

Please view the **Drug Price Offers** section of the Society's website to get details of pharmacies who are offering significant reduction in prescription drug prices. Scanlon's Pharmacy at www.limitlesshealth.com and Healthwave Pharmacy at www.healthwave.ie and Pure Pharmacy at www.purepharmacy.ie offer such reductions for prescription drugs including generic versions and have their prices displayed on their websites so as you can compare what you are currently paying against their prices. In addition, a new website has been launched www.myprescription.ie which assists you in checking medicines by price and to see if a cheaper generic version of the drug is available. So, by doing some basic research, you can make substantial savings if you have a regular prescription and these same companies will deliver your regular prescription anywhere in Ireland.

Admission to Public Hospitals through A & E

Every citizen of the State is entitled to Public Healthcare in the Irish Public Hospital System at a charge of €80 per night – this €80 charge is covered in full by GMA. Don't be coerced or cajoled into signing the Private Insurance Patient Form if you are not happy to do so as you will be paying 10 times more for your treatment as compared to a person with no health insurance with no extra benefits of any kind provided to you unless you have requested to be treated privately by your Consultant. (€813 as against €80 per night) There is evidence as outlined in the media that Public Hospitals are insisting that people admitted through A&E departments must use their private health insurance – that is wrong – you don't have to use your insurance or sign this form. If you are not offered any additional benefits or receiving **private treatment** from your **Consultant**, then you are receiving nothing extra in signing the form.

Accident and Emergency in Private Hospitals.

The Committee wishes to remind members that the Society contributes €70 towards the cost of attending Accident and Emergency Departments in Public or Private Hospitals. If you choose to or are referred by your Doctor (GP) to attend the A & E department in private hospitals, or attend Rapid Access Clinics, Chest Pain Clinics, Heart and Vascular Centres, Cardiac Care Units or attend Medical Assessment Units at Beacon Clinic, Galway Clinic, Blackrock Clinic, Whitfield Clinic, Hermitage Clinic, Sports Injury Clinic, Bon Secours Group, St Vincent's Private, Mater Private in Dublin and Cork – you will have a substantial financial shortfall of **hundreds of Euro** which you will have to pay compared to a €100 fee in A&E in a public hospital which covers all treatment and follow up visits. 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.

Out Patient MRI and CT scans.

The Society provides cover for MRI and CT scans on either a Consultant or GP referral only to a maximum payment of €170 for MRI and CT scan. If you avail of the scan at one of the preferred providers outlined in the MRI & CT Section of the Society's website, we will pay the provider directly and in full. If you go elsewhere, you will be responsible for the extra cost over €170. (Scans ordered by a Physiotherapist are not covered.) See www.medicalaid.ie for provider locations and phone details etc.

Annual General Meeting 2018.

The Annual General Meeting of the Society will take place on Thursday 26th April 2018. Rule changes for discussion at the AGM should be forwarded to the Secretary to arrive by 5pm on Friday 2nd March 2018.

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 2018 – 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 26th April 2018.

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 2018.

Owen Connell
SECRETARY.