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EACH MEMBER OF THE SOCIETY

8th December 2022

### (1.) Review of Benefits and Subscriptions 2023

At this time of year, the Committee reviews the performance of the Society from a financial perspective to understand if the resources and level of premiums currently in place are sufficient to cover the anticipated medical claims from hospitals, consultants, and members for the foreseeable future. In the medical insurance field because of the vagaries of human health, it is difficult to see beyond a period of say three or four months. **In that context the Committee are pleased to be able to confirm that an increase in subscriptions is not envisaged in the immediate future.** However, medical costs across the board are increasing at an alarming rate following on from Covid and the effects of the war in Ukraine. Furthermore, all hospitals are seeking additional payments from medical insurers to cater for the recently negotiated additional pay increases to nurses, doctors and other staff backdated to 1st February 2022 which were unforeseen when contracts were agreed. They are also seeking compensation for the major increases in energy costs (heating and lighting) that have arisen this year. These two issues requiring additional payments to hospitals are having a substantial impact on the Society's finances.

The Society's financial performance is continuously monitored to ensure the Society can meet its commitments to our suppliers and pay their invoices on your behalf. As the Society is non-profit making and has no shareholders to satisfy, the Committee will only apply an increase if it becomes necessary to sustain the excellent medical benefits provided to our members.

It is worth noting, the last increase applied to your premiums was on **1st June 2017**, over **5.5** years ago which is a remarkable achievement. You will have noted in recent media reports that all the main insurers are announcing premium increases to kick in from January 2023 which is the month when most people renew their policies. The premium increases in this latest round on the various plans varies from 4% per annum with some up to 8%.

### (2.) Admission to Hospital

The Committee wish to emphasise the unmatched cover provided in the Society's health insurance policy, particularly as regards full cover in every Public and Private hospital in the State without exception. **Practically every medical procedure imaginable is covered under the Society's policy and each hospital admissions office will be able to confirm this fact to you when you contact them as regards your admission – just provide them with the procedure code given to you by your consultant and they will confirm if it is covered.** There will be no shortfalls or co-payments per night or per procedure as applies with every other policy available on the market. The Society's ethos is that if you are hospitalised for a procedure or treatment, you should not be worrying about the cost of your care and your only concern should be on returning to full health.

### (3.) Healthwave Prescription Service

Healthwave Prescription Service has decided to apply a charge of between €2.95 and €4.95 per month for the delivery of members monthly prescription which was free up to now. They have communicated this decision by email to all their customers sighting increased courier charges. This decision is regrettable, and members will have to consider their options to pay the charge or change to an alternative chemist. For those members living in the Dublin area, an option worth investigating is Chemist Warehouse with pharmacies in Blanchardstown, Henry St, Ashbourne, and Dun Laoghaire. Anecdotal evidence would suggest that their prices for prescription medicines are very competitive.

### (4.) Information on the Society's Website

The website contains useful information about the benefits provided by the Society particularly as regards the various providers of **MRI, CT** and numerous other scans and their contact details for booking a scan. The **Benefits and Rates** section gives an extensive break down of all the benefits available to members both inpatient and outpatient. In the first instance, please use the website to seek the information you require before incurring the expense and time of contacting the Society directly. Of course, contact the Society if your query is urgent or the information you seek is not available on the website.

#### **(5.) Submission of Claims by Post or Email**

Our staff are practically up to date in the processing and payment of your claims, and it is their aim to continue to provide this excellent level of service and turnaround time into the future. To assist them, please submit claims by Post if you wish or ideally by email to **claims@medicalaid.ie** which does not incur a postage cost and has a quick turnaround time. To avoid delay in payment, please try to submit decent quality documents ideally in pdf format or in a decent quality photograph. Sign and fully complete the claim form, particularly the Yes or No question as regards a third-party injury. In the case of dental claims, ensure a dental chart in addition to the signed claim form and a detailed receipt outlining the work done. All forms are available for printing in the Forms section of the Society's website.

Please submit queries of a routine nature by email to **customerservice@medicalaid.ie**

#### **(6.) Medical Expenses re RTA's or Injury on Duty.**

If you are involved in a road traffic accident or injured while on duty and you intend pursuing a compensation claim in the future, please advise the Society of the incident immediately and complete the legal undertaking documents supplied to you. This will enable the Society to open a refund file and accumulate all relevant medical claims which you will require at a later stage for Court or settlement proceedings.

In the case of an Injury on Duty and you decide **NOT** to pursue a compensation claim under the Garda Compensation Act, please advise us of the incident and we will accumulate the relevant medical claims which you will be submitting to your Superintendent's office for payment as the State are liable as your employer for your medical expenses where you are injured while doing your work.

If you suffer injuries while playing a sport or on a school ground or such like, you should firstly submit your medical bills to those organisations to recover your costs. If they do not have public liability insurance, submit the claim to the Society for assessment.

#### **(7.) Contact details**

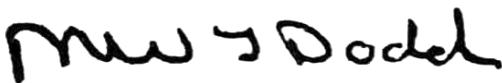
Please ensure your correct name, address, email address and contact phone number are recorded on our system – you can check and amend any incorrect detail in the “**Claims Login**” section of the Society's website at **www.medicalaid.ie**

**Remember to occasionally check your “junk” email box for missed email queries or circulars from the Society.**

#### **(8.) Annual General Meeting 2023.**

The Annual General Meeting of the Society will take place on **Wednesday 26th April 2023** at a venue to be decided later. Please forward Rule changes for discussion at the AGM to the General Manager at the Society's offices to arrive by **5pm on Wednesday 1st March 2023**.

On behalf of the Committee and Staff of St Pauls Garda Medical Aid Society, I wish you and your families a happy and contented Christmas and a prosperous and healthy New Year.



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MICHAEL DODD  
GENERAL MANAGER