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Dear Member,

December 2024

## Review of Benefits and Subscriptions for 2025

As another year draws to a close the Committee has concluded its annual review of benefits and subscriptions. We are pleased to inform you that, effective January 1st, 2025, there will be no increase in premiums. The Committee as always will continue to closely monitor the Society's financial performance throughout 2025 and will only apply an increase if it becomes necessary to sustain the excellent medical benefits we offer to our members. The Committee wish to emphasise once again the excellent cover provided in the Society's health insurance policy, in one simple straight forward policy, particularly as regards full cover for medically required inpatient treatment in every Public and Private hospital in the State without exception, no shortfalls, no excess, or co-payments per night or per procedure as applies with most other policy available on the market. 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. The Society's ethos is that if you are hospitalised for a medically required 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. The Society also emphasise the cover of up to €60 provided for monthly prescription costs only leaving you with a maximum monthly shortfall of €20. This we will continue to maintain in 2025, €1,700 towards orthodontic treatment, assistance towards routine and more complex dental treatment, eye laser assistance, superior maternity/gynaecology benefit, hearing aid and wheelchair cover, €2,200 per couple towards IVF costs for two attempts. Other suppliers do not provide or match these benefits, or if they do, the premiums are extremely expensive, or it requires a separate policy at additional cost.

### PRIVATE ACCIDENT & EMERGENCY AND MEDICAL ASSESSMENT UNITS AND THEIR CHARGES

Please be aware that attending private hospitals A&E departments, urgent care facilities, or medical assessment units can result in significant charges. For any treatment provided at these private A&E, urgent care facilities, or medical assessment units, the benefit will be 50% of the cost, up to a maximum benefit of €200. This will likely leave you with a substantial shortfall. If you are directed by your treating Consultant to attend one of these clinics and an appointment is scheduled, the claim will be processed according to the Outpatient benefits applicable to the relevant scans and tests. The Consultant's referral and hospital appointment letter must be attached to the claim for it to be processed under these benefits. Otherwise, the standard private A&E benefit outlined above will apply. We recommend reviewing your options carefully before attending these facilities to ensure you are aware of the potential costs.

*Note: If you attend at A&E in a Public Hospital and are referred by your GP no charge will be applied.*

### AFFIDEA EXPRESS

We are pleased to announce a newly agreed direct settlement arrangement with Affidea Express Clinics. Under this arrangement, Affidea will bill the Society directly for your consultation and any MRI, CT, or X-ray services conducted, leaving you with only a shortfall for additional treatments, if necessary. The applicable additional treatment and shortfall charges are as follows: Stitches: €65 Cast: €65 Crutches (pair): €40 Boot Immobiliser: €70

For these treatments, you will pay the costs upfront on the day of service. We will then refund 50% of the cost (up to a maximum of €50) on your shortfall, based on the itemised receipts you provide. We hope this new arrangement will make accessing care more convenient for you. For a list of these clinics, their location and contact details, please visit our website at [www.medicalaid.ie](http://www.medicalaid.ie)

### OUTPATIENT MRI CT ULTRASOUND SCANS & XRAY

The Society provides coverage for MRI and CT scans, Ultrasounds & Xrays with either a Consultant or GP referral, up to the following maximum amounts:  
MRI and CT scans: €190 Ultrasound scans: €100 X-ray scans: €50

If you choose to avail of a scan or X-ray at one of our preferred providers, as listed in the MRI & CT Section of the Society's website, we will pay the provider directly and in full. However, if you decide to use a provider outside of this network, you will have to pay and submit your receipt for a refund of the benefit you will be responsible for any costs exceeding the coverage limits: Over €190 for MRI and CT scans Over €100 for Ultrasound scans Over €50 for X-rays

For a list of preferred providers and their location and contact details, please visit our website at [www.medicalaid.ie](http://www.medicalaid.ie).

### ASSESSMENTS

#### ANNUAL ASSESSMENTS

Once conducted by a registered specialist or consultant. This ensures coverage applies only to assessments performed by qualified and registered professionals.

1. Covered at 60% of the Cost (Up to €300 Once Per Year): Speech Therapy, Occupational Therapy, Educational Therapy, Behaviour Therapy, Psychological Assessments

#### THERAPY AND TREATMENT VISITS

2. Covered at 60% of the Cost (Maximum of €35/Visit, up to 12 Visits/Year): Physiotherapy, Acupuncture, Speech Therapy, Osteopathy, Cognitive Behavioural Therapy (CBT) / Behaviour Therapy, Chiropractic, Chiropody
3. Counselling and Psychological Services: Counselling, Psychologist, or Deans Clinic visits are also covered at 60% of the cost with the same terms:
  1. Maximum of €35 per visit
  2. Up to 12 visits per calendar year

### ONLINE GP SERVICES

Your health is our priority, and we believe it should never wait. With our Online GP Services, you can access professional medical expertise from the comfort of your home, including evenings and weekends.

#### Benefit Details:

**Consultation Coverage:** We reimburse 70% of the cost, up to a maximum of €40 per consultation. Each family can avail of up to 10 online consultations per annum.

**For Children Under 6 and Persons Over 70 (not availing of the HSE's Free GP Scheme):** The benefit is confined to 60% of the cost, up to a maximum of €20 per consultation.

**State-Covered GP Visits:** Serving members' GP visits are already paid for by the State.

#### IMPORTANT REQUIREMENTS:

To claim your reimbursement, itemised receipts on headed paper signed or stamped from the GP must be submitted, and these must include: 1. The name of the GP providing the treatment. 2. The name of the patient. 3. The date of the consultation. 4. The cost of the consultation. 5. Marked Paid

#### ONLINE GP PROVIDERS WHICH MEMBERS HAVE SUCCESSFULLY USED FOR THE FOLLOWING SERVICES:

Boots Online Doctor - [www.boots.ie/online-doctor.ie](http://www.boots.ie/online-doctor.ie) Lloyds Online Doctor - [www.llyodsonlinedoctor.ie](http://www.llyodsonlinedoctor.ie) WebDoctor – [www.webdoctor.ie](http://www.webdoctor.ie) Dr Online – [www.dronline.ie](http://www.dronline.ie)

### TRAVEL INSURANCE DISCOUNT

As you are aware Garda Medical Aid is a restricted membership and we are precluded from covering medical cover while you are on holiday abroad however to thank you for being a loyal member of Garda Medical Aid, we work hard to make sure your experience with us is the best it can be and to show our appreciation we have continued to secured a discount with Multitrip by Blue Insurance for travel insurance of 10%. You can obtain this discount by visiting [www.multitrip.com](http://www.multitrip.com) and use the following code **GMA10** for 10% off an Annual or Single Trip policy. We do not accrue any benefit from Blue Insurance and only sought this offer for the benefit of our membership.

## **INSPIRE 24/7, 365 TELEPHONE HELPLINE & COUNSELLING SERVICE**

We are advised by the Garda organisation that this service is for serving members of An Garda Síochána and they are happy for us to share this information. An Garda Síochána is conscious of the need to provide support to its members involved in modern policing. They have secured the expertise of Inspire Wellbeing to deliver their independent, confidential counselling service. They are leaders in employee counselling with accredited counsellors located throughout Ireland. Their support services help build resilience, a workplace where good mental health can flourish, and poor mental health can be addressed. The service is available to all serving personnel of AGS. The service is free, and you can call anytime 24/7, 365 days a year at **1800 817 433**. On contacting the 24/7 helpline you will be treated with respect, courtesy and professional dignity. You can speak to an accredited call taker who can be available to provide advice and support in relation to your presenting issues. Where appropriate a referral will be made for up to 8 face-to-face counselling sessions. You will be assigned a suitable counsellor located within one (1) hour from your place of work or home. To facilitate your referral, you will be asked for a few details as your name, address, and Division/Section.

*Inspire workplace can help you cope with: Trauma, Illness, Personal or work-related issues, Stress at work or at home, Families/Relationship difficulties, Financial difficulties, Addictions, Harassment/Sexual harassment, Bereavement.*

*They also cover trauma counselling. This is a self-referral and consists of 6 free sessions of trauma counselling and an additional 6 if clinically approved.*

The service is confidential and voluntary. Inspire Workplaces are bound to confidentiality by the organisational code of ethics. An Garda Síochána will not be told who is using the service and will receive only anonymous utilisation statistics to facilitate evaluation of the service. However, if the employee is at risk of harm to themselves or others, or involved in criminal activities, or any child protection concerns, confidentiality may be waived in line with the code of ethics. To continue providing high-quality mental health support while managing the increasing costs of care, St. Paul's Garda Medical Aid Society encourage all members to first fully utilise the resources available through the Inspire programme. This ensures you receive effective, specialised care while helping us maintain sustainable benefits for everyone. Once the Inspire programme's resources are exhausted, you can then access additional support through your benefits with the Society.

## **HEALTH SCREENING**

The Minister for Health established the National Screening Service in 2007 with a view to the prevention, screening, detection, treatment, and management of Cancer in Ireland into the future. The following initiatives are in place;

**Breast Check** – provides free Mammograms to women aged 50 to 69 every 2 years with a view to early detection of breast cancers. Log onto [info@breastcheck.ie](mailto:info@breastcheck.ie) for full details and to establish if your name is on their register or ring 1800 45 45 55.

**Cervical Check** – provides free cervical screening tests every three years to women aged 25 to 65 and every five years to women aged 45 to 60 with a view to the early detection of cervical cancer. Log onto [info@cervicalcheck.ie](mailto:info@cervicalcheck.ie) or ring 1800 45 45 55 for full details and to check if you are registered with them.

**Bowel Screen** – provides free bowel screening to people aged 59 to 69 every two years through a home test kit with a view to early detection of colorectal cancer. Log into [info@bowelscreen.ie](mailto:info@bowelscreen.ie) to register or ring 1800 45 45 55 for more information.

**Diabetic Retina Screen** – provides free, regular diabetic retinopathy screening to all persons with type 1 & type 2 diabetes aged 12 years and older with a view to preventing the development of diabetic retinopathy. For information and to register log onto [info@diabeticretinascreen.ie](mailto:info@diabeticretinascreen.ie) or ring 1800 45 45 55.

## **Submission of Claims by Post or Email**

Our staff are 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. However, at this time of year there is a major increase in the number of claims submitted and we may not be able to maintain this level of service at this time. To assist them, please submit claims by Post if you wish or ideally by email to [claims@medicalaid.ie](mailto: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 fully itemised documents ideally in pdf format. 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 itemised receipt outlining the work conducted is submitted. All forms are available for printing in the Forms section of the Society's website [www.medicalaid.ie](http://www.medicalaid.ie). You can claim anytime, ensure we have the correct bank details on file for the payment to be made to. However, if your claim is not submitted correctly, it will be returned and may result in a delay in your claim being processed and paid. Please submit queries of a routine nature by email to [customerservice@medicalaid.ie](mailto:customerservice@medicalaid.ie)

## **Medical Expenses re RTAs 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. Failure to advise the Society fully of the facts and submit properly completed legal undertaking forms will prevent us from processing your claims. This is a major issue for the Society and one which is of major concern due to amount of monies now owed to the Society arising from delayed claims not being finalised. 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.

You must keep the Society updated on progress and outcome of your claim and you are responsible to ensure all medical expenses are claimed by you or your Solicitor and refunded promptly to the Society when the claim is settled.

If you suffer injuries while playing a sport or on a school ground or such like, you must 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.

## **Subscriptions**

It is your responsibility to ensure you are paying the correct subscription for the persons you agree to place on cover with the Society and to inform any person you decide to remove from cover. The onus is also on you, the member, to be always aware of who you have covered on your policy. Note: Young adults will automatically remain on cover with the Society until they are 29yrs old. If your subscription is in arrears, the Society will withhold payment of any claim and/ or use its proceeds to eliminate such arrears. Ongoing subscription arrears will result in considering termination of your insurance cover & membership of the Society. Failure to act within the Society's Rules will result in considering the termination of your membership and policy.

## **Retiring or Resigning from An Garda Síochána**

Please contact the Society as soon as you know the date of your retirement or resignation. We will make the necessary arrangements to ensure everything is properly managed. During the interim period, you will be required to make payments upfront for your subscriptions while the payment setup is being finalised.

## **Contact details**

Please ensure that your name, address, email address, and contact phone number are correctly recorded in our system. You can easily check and update any incorrect details in the "Claims Login" section of the Society's website at [www.medicalaid.ie](http://www.medicalaid.ie).

## **Website**

The Society's website address is [www.medicalaid.ie](http://www.medicalaid.ie). There you will find most of the information about the Society such as the up-to-date list of benefits and rates of subscription, contact details, list of centres for MRI and CT scans, rules, notice board, latest circulars, history and any other relevant material sought. You can view and print the details of all your medical claims submitted to the Society. You can view the names of persons you have on cover and check that their dates of birth are correct which is important as regards correct subscriptions. You can download all forms and get the details you require if you are making a claim for unreimbursed medical expenses from the Revenue Commissioners. If you are using the website for the first time you will be required to register which is a quite straightforward process – just follow the instructions on the website. You will need your Garda registered number, your date of birth, your PPS number, and your email address. You provide your own password which you will need to memorise and use each time you visit the website to view your claims or for any other reason.

## **Committee Election 2025**

A separate correspondence will be issued in January 2025 with details regarding the Management Committee Elections for 2025, including the nomination process for candidates wishing to contest the election for the 10 vacancies on the Management Committee. The elections will take place in April 2025. Nomination forms will be available for download from the Society's website in the Notice Board Section at that time.

## **Annual General Meeting 2025**

The Annual General Meeting (AGM) of the Society will take place on Thursday, 17th April 2025, at the Athlone Springs Hotel, Athlone, further communicated will issue closer to the date. If you wish to submit Rule changes for discussion at the AGM, please send them to the General Manager at the Society's offices. All submissions must be received by 4:00 pm on Monday, 20th January 2025.

*On behalf of the Management Committee, Trustees and Staff of St. Paul's Garda Medical Aid Society, I would like to extend my warmest wishes to you and your families for a very happy and peaceful Christmas and a prosperous and healthy New Year. I hope that 2025 brings good health and happiness to you all.*

**Nollaig Shona agus Bliain Nua iontach daoibh go léir.**

**Noreen McCrudden, General Manager**

***We are a "Friendly Society," we aim to meet and exceed our members expectations.  
Always putting them first, helping them to live, longer, stronger, and healthier lives***