

29.01.2018

**Dear Member,**

We are writing to give you an update on the Society's work during 2017 and going forward for 2018.

### ***Premium Cost & Benefit Level***

- ✓ As You and Your Family's Health Insurer – we are ***not increasing*** the premium costs across the plan at this time.
- ✓ There is ***no reduction*** to the ***extensive benefits*** available to You and Your Family.
- ✓ We continue to ***only*** charge the ***child rate*** for all young adults from the age of 18 to 21- a unique benefit only available within the Medical Aid Society.
- ✓ We continue to insure ***young adults*** from the Age 21 to 26 at hugely discounted premium with full benefits.

### **2017 Review**

- ✓ During 2017 we have processed **30,610** claims with over **100,000** receipts.
- ✓ The total claim value paid was **€12,282,071**.
- ✓ We have repaid 81% of the total cost of all GP receipts received & 70% of all Drug Items - benefit paid out for Prescriptive items was almost **€1.1 million** in 2017.
- ✓ We continue to negotiate ***Extensive Hospital Contracts*** across all of the ***Private Hospital Network together*** with our colleagues in The Garda Medical Aid & ESB.
- ✓ This ***Union*** delivers stronger bargaining power resulting in keener prices, wider choice and enhanced out-patient services to you the members.
- ✓ POMAS pays all of the Private Hospitals contracted with and all of the Public HSE Hospitals directly on your behalf with the Consultant Bills for treatment as an In-Patient.

### **Admission to Public Hospitals through A & E.**

During 2017 we increased our engagement with Members in explaining to you YOUR RIGHTS on being admitted to a Public Hospital through A & E and that every Citizen of the State is entitled to Public Healthcare at a charge of €80 per night, instead of being charged 10 times the amount @ €813 a night. You the Member have played a role by taking this message on board and helping to contain costs. Working together and aware of the cost implications of signing the form is a key message to all members. If in doubt - do not hesitate to call our offices for advice at admission.

### **Third Party Claims**

We provide cover for all our members and dependants for Road Traffic Accidents, Occupational Injury, Criminal Injury and General Third Party Accidents as per benefit level. We encourage our members to let us know immediately if any of their claims are as a result of an accident and to

indicate this on the claim forms so that we can properly assign their costs for future Insurance Claims. Members should be fully aware, where a claim is been made against a third party, medical costs paid by the Society must be reimbursed to the Society on **successful settlement** of a case. In 2017 we recovered almost €200,000 in claims settled where we had provided medical cover for our members. We fully assisted members during the pursuit of these cases and provided detailed verification on medical expenses paid in relation to these claims.

## **AGM NOTICE**

The Society's AGM will take place on Friday 23<sup>rd</sup> of March 2018 at the Croke Park Hotel, Jones' Road, Dublin 3 at 8.30 pm.

## **AGENDA**

- Minutes of last A.G.M.
- Chairman's Address
- Financial Report
- Manager's Report
- Resolutions to the A.G.M.
- Any Other Business

Note – Resolutions must reach the Secretary at the Society's office by 4.00pm on Tuesday 20<sup>th</sup> of February 2018. Resolutions must be signed by two fully paid up members, indicating Membership Numbers.

While there are many Health Insurers in the open market , POMAS is more than just a healthcare package priced to achieve a return to an investor , we value our members experience and feedback , we offer a highlighted sense of reassurance and guidance on claims and we continue to seek better healthcare outcomes through innovation on our package.

Yours Sincerely,

P J Dunne

Secretary