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**Extraordinary General Meeting of St Pauls Garda Medical Aid Society
scheduled for 2.30pm on Thursday 4th December 2025 at the Fitzgeralds
Woodlands House Hotel, Adare, Co. Limerick, V94 F1P9.**

Herewith for your information:

1. Notice of the Extraordinary General Meeting with the Agenda.
2. Copy of the audited Income and Expenditure Accounts and Balance Sheet as of 31st December 2024 and as displayed on the Society's website at www.medicaid.ie in the Noticeboard Section.
3. Proposed Appendix to the 2024 Financial Statement in compliance with the requirements under Circular 13/2014 in relation to the Grant in Aid.
4. Proposed Rule Changes from the Management Committee.

NOTICE OF MEETING.

In accordance with Rule 35 of the Society's Rules, I hereby give notice as required under the rule of the Extraordinary General Meeting of the members of St Pauls Garda Medical Aid Society at 2.30pm on Thursday 4th December 2025 at The Fitzgeralds Woodlands House Hotel, Adare, Co. Limerick, V94 F1P9. Non-members and dependants (spouses, partners, and children) of members are precluded under the rules from attending the meeting. Registration from 2.15pm.

The agenda for the meeting is as follows.

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| 1. Attendance | 2. Adoption of Standing Orders |
| 3. Chairman's Opening Address | 4. Proposed Appendix to the 2024 Financial Statement |
| 5. Motions as set out below for decision | 6. Any Other Business |

Yours sincerely,

Shannon Ryan
Secretary of St. Paul's Garda Medical Aid Society.

Proposed Rule Changes from the Management Committee.

Existing Rule

CONSTITUTION OF THE SOCIETY

2. The Society is a friendly Society composed solely of members of An Garda Síochána, Student members of An Garda Síochána, retired members of An Garda Síochána and former members of An Garda Síochána entitled to a Garda Pension who are or were holders of the Society's Comprehensive Health Insurance Contract on the date of retirement or to leaving the Force, all of whom are appointed under Sections 9, 10, 13, 14 and 52 of the Garda Síochána Act 2005 or under an enactment repealed by that Act, all of whom are paying the current subscription and all of whom are entitled to register dependants as defined in Rule 66(k) and their widow and widower or partner on cover with the Society at the demise of the member. Membership of the Society ceases on the demise of the widow, widower or partner who are precluded from nominating any future spouse/partner or children as dependants.

Proposed Amendments

In the first line, after the word **'Society'** insert a full stop.

In the first line delete all text after the full stop inserted after the word Society and the entirety of the remainder of the rule and replace with:

'Persons eligible to become voting members (hereinafter referred to as members) of the Society include student/probationer, serving and retired members of An Garda Síochána, and staff of the Society.

Persons eligible to become non-voting members (hereinafter referred to as associate members) of the Society include spouses, partners and children of voting members. Voting member children reaching adulthood may continue as associate members and include their spouses, partner and children, also as associate members.

Associate members shall not be full members of the society and shall not attend or vote at any general meetings of the society.

All members and associate members are however bound by the rules of the society and have a right to hold a policy in their own name and are bound by the terms and conditions.'

Proposed Change to the Rule to now read as:

CONSTITUTION OF THE SOCIETY

2. The Society is a Friendly Society. Persons eligible to become voting members (hereinafter referred to as members) of the Society include student/probationer, serving and retired members of An Garda Síochána, and staff of the Society:
Persons eligible to become non-voting members (hereinafter referred to as associate members) of the Society include spouses, partners and children of voting members. Voting member children reaching adulthood may continue as associate

members and include their spouses, partner and children, also as associate members.

Associate members shall not be full members of the society and shall not attend or vote at any general meetings of the society.

All members and associate members are however bound by the rules of the society and have a right to hold a policy in their own name and are bound by the terms and conditions of said policy.

Rationale:

To bring the Rule up to date regarding the use of language, the clear introduction of a differentiation between 'member' and 'associate member,' term clarification and updating with gender neutral language. It clarifies the position and entitlements of spouses/partners and children of members and associate members. It also expands the entitlement of associate members to remain on cover under their own name as distinct from under their parent, upon reaching adulthood.

Existing Rule

OBJECTS AND PURPOSES OF THE SOCIETY

4. The Society is established for the purpose of providing by the voluntary subscriptions of the members, by contributions and donations, or otherwise, a fund or funds, out of which the Committee may, subject to the provisions of these rules and the schedule of benefits:

- (a) Afford the necessary facilities to members of the society in procuring specialised medical and surgical treatment and
- (b) Grant relief to members of the Society in such cases as the Committee consider deserving of consideration because of special hardships which have arisen.

Proposed Amendments

In the second line after the word '**members**' insert '**and associate members,**'

Proposed Change to the Rule to now read as:

OBJECTS AND PURPOSES OF THE SOCIETY

4. The Society is established for the purpose of providing by the voluntary subscriptions of the members and associate members, by contributions and donations, or otherwise, a fund or funds, out of which the Committee may, subject to the provisions of these rules and the schedule of benefits:

- (a) Afford the necessary facilities to members of the society in procuring specialised medical and surgical treatment and
- (b) Grant relief to members of the Society in such cases as the Committee consider deserving of consideration because of special hardships which have arisen.

Rationale:

To bring the Rule up to date regarding the differentiation between member and associate member to include the term associate member for clarification.

Existing Rule

MEMBERSHIP OF THE SOCIETY

5. Membership of the Society shall be open to:-
- (a) The persons defined in Rule 2 who apply for membership.
 - (b) An applicant for membership of the Society shall, prior to his admission as a member thereof, agree to pay a subscription to the funds of the Society at such time and in such manner as shall from time to time be prescribed by the Committee.
 - (c) On payment by a member of his first subscription he shall be deemed to be a member of the Society and to accept and be bound by the Rules thereof.
 - (d) Any member, former member, widow or widower not applying as provided for above shall not be admitted to membership of the Society except by approval of and under the conditions laid down by the Committee whose decision shall be final.

5.1 Initial Waiting Period
An initial waiting period from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State as follows;

New Member	Initial waiting period of 26 weeks
Maternity Cover	Initial waiting period of 52 weeks
Newborn/Adopted child	Covered providing he/she is named on the policy and appropriate subscription is paid.

Upgrading Cover

On transferring from another medical insurer a "waiting period" of 2 years will apply to any enhanced in-patient hospital benefits or enhanced out-patient benefits provided by the Society over and above that provided under your previous medical insurance contract.

5.2. Pre-existing Condition Waiting Period
A pre-existing condition waiting period of 5 years from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State. A pre-existing condition means an ailment, illness or condition, the signs or symptoms of which existed at any time in the 6-month period prior to becoming a new entrant to the Society. Medical insurance cover for that particular ailment, illness or condition will only commence after 5 years of continuous health insurance cover.

5.3. Break in Cover
If there is a break of more than 13 weeks in your health insurance cover with the Society or any other medical insurer an application to rejoin the Society will be treated as a new application and the waiting periods as at 5.1 and 5.2 will apply. 5.3(a) Where a former Member ceased or was excluded from membership of the Society while owing subscriptions, submits an application to rejoin the Society, the committee at its discretion will determine the conditions to apply in respect of the outstanding subscriptions.

Proposed Amendments

In the first line before the word 'Membership' insert the word **'Voting'**

In (a) delete **'The persons defined in Rule 2 who apply for membership.'** and replace with **'Serving members of An Garda Síochána including Student Gardaí,'**

In (b) delete **'An applicant for membership of the Society shall, prior to his admission as a member thereof, agree to pay a subscription to the funds of the Society at such time and in such manner as shall from time to time be prescribed by the Committee.'** and replace with

'Retired members of An Garda Síochána who are in receipt of a pension pursuant to the qualifying provisions of Article 4(ii) of the Garda Síochána Pensions Order 1925 (Statutory Rules and Orders 1925 No. 63) as may be amended from time to time,'

In (c) delete **'On payment by a member of his first subscription he shall be deemed to be a member of the Society and to accept and be bound by the Rules thereof.'** and replace with **'Permanent staff of the Society itself,'**

For (d) delete the entire paragraph **'(d) Any member, former member, widow or widower not applying as provided for above shall not be admitted to membership of the Society except by approval of and under the conditions laid down by the Committee whose decision shall be final.'**

After (c) insert a new paragraph: **'all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.'**

At 5.1 replace the current **5.1** to make it **5.2**.

Insert a new **5.1** paragraph to read:

'5.1 Non-Voting Membership of the Society shall be open to:

(a) Associate members - spouses, partners and children of voting members,

(b) Children of voting members reaching adulthood, and their spouse/partner and children,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

Legal Separation from spouse (member) Decree, Nullity, Divorce automatically revokes associate membership.

Separated or ex-spouse or partners of a member may apply for consideration to continue to avail of cover as an associate member only, solely on the basis that the member maintains cover for any of their dependent minor children.

The former spouse or partner of the member can only be considered if they have already held cover as an associate member for two consecutive years or more. If such cover is approved for a former spouse or partner, they will not be eligible to add any other party to that cover, either child or adult.

A member can only have one ex-spouse or ex-partner on cover in conjunction with a current spouse or partner.'

In **5.1** now becoming **5.2** in the eighth line after the word '**providing**' delete '**he/she**' and replace with '**the child.**'

In the ninth line after the word '**and**' insert '**the**'

After the ninth line insert a new paragraph:

'Student / Probationer Gardai may take up cover subject to the Rules of the Society upon joining An Garda Síochána whilst in the first part of their training. Membership is automatically terminated if they are no longer a member on An Garda Síochána within a two-year period from joining the Society as a member.'

At '**5.2. Pre-existing Condition Waiting Period**' replace the current 5.2 to make it '**5.3. Pre-existing Condition Waiting Period**'

In the first line after the word '**five**'; insert '**(5)**'

At **5.3 Break in Cover** replace the current **5.3** to make it '**5.4 Break in Cover**'

In the second line after the word '**Society**' delete the words '**or any other medical insurer**'

In the fourth line delete the phrase '**5.1 and 5.2**' and replace with '**5.2 and 5.3**'

In the fourth line after the word '**apply**' insert '**if the applications is accepted by the Society.**'

At **5.3(a)** replace with '**5.4(a)**'

In the first line, delete the word '**ceased**' and replace with '**who withdrew**'

In the fourth line after the word '**subscriptions**' insert '**and any associated banking costs resulting.**' at the end of the sentence.

Proposed Change to the Rule to now read as:

MEMBERSHIP OF THE SOCIETY

5. Voting membership of the Society shall be open to:-

(a) Serving members of An Garda Síochána including Student Gardaí,

(b) Retired members of An Garda Síochána who are in receipt of a pension pursuant to the qualifying provisions of Article 4(ii) of the Garda Síochána Pensions Order 1925 (Statutory Rules and Orders 1925 No. 63) as may be amended from time to time,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

(a) Associate members - spouses, partners and children of voting members,

all of whom are paying the current subscription in the manner prescribed by the Committee from time to time, are accepted into membership under the rules of the Society and agree to be bound by the rules of the Society.

Separated or ex-spouse or partners of a member may apply for consideration to continue to avail of cover as an associate member only, solely on the basis that the member maintains cover for any of their dependent minor children.

A member can only have one ex-spouse or ex-partner on cover in conjunction with a current spouse or partner.

New Member	Initial waiting period of 26 weeks
Maternity Cover	Initial waiting period of 52 weeks
Newborn/Adopted child	Covered providing the child is named on the policy and the appropriate subscription is paid.

Upgrading Cover

On transferring from another medical insurer, a "waiting period" of 2 years will apply to any enhanced inpatient hospital benefits or enhanced outpatient benefits provided by the Society over and above that provided under the previous medical insurance contract.

5.3. Pre-existing Condition Waiting Period

A pre-existing condition waiting period of five (5) years from the date the contract commences during which no benefit is payable, will apply to all new entrants to the Society, who do not currently hold or held within the previous 13 weeks a private health insurance contract with a licensed medical insurer within the State

A pre-existing condition means an ailment, illness or condition, the signs or symptoms of which existed at any time in the six-month period prior to becoming a new entrant to the Society. Medical insurance cover for that particular ailment, illness or condition will only commence after 5 years of continuous health insurance cover with the Society.

5.4. Break in Cover

If there is a break of more than 13 weeks in health insurance cover with the Society an application to rejoin the Society will be treated as a new application and the waiting periods as at 5.2 and 5.3 will apply if the application is accepted by the Society.

5.4(a) Where a former Member who withdrew or was excluded from membership of the Society while owing subscriptions, submits an application to rejoin the Society, the Committee at its discretion will determine the conditions to apply in respect of the outstanding subscriptions and any associated banking costs resulting.

Rationale:

To bring the Rule up to date regarding the use of language, the differentiation between member and associate member, the term clarification and updating with gender neutral language. Also to specify and clarify the provisions under which members and associate members can join the Society and remain in its membership. It clarifies the position regarding associate members and in particular the spouses and partners entitlements with those of adult children of existing members.

Existing Rule

TERMINATION OF MEMBERSHIP OF THE SOCIETY

6. A member of the Society shall cease to be such on the happening of any of the following events:

(a) Where a member of the Society in the opinion of the committee misapplies or fraudulently claims or obtains or attempts to obtain any monies of the Society.

(b) Where a member of the Society on his failing to pay his subscription for a period equivalent to 12 weeks subscriptions in any one year provided always that in this event his name shall not be removed from the Register of Members by the rules compliance committee unless he shall have failed to pay the arrears of subscriptions outstanding within seven days after notice in writing shall have been served on him by post requiring him to do so at the registered address the Member has provided to the Society.

(c) Where a member of the Society on his giving one months' notice in writing to

the Society of his intention so to do and on the expiration of such notice he shall cease to be a member. A member of the Society ceasing from any cause to be a member of the Society shall not be entitled to a refund of any monies subscribed by him to the Society during his membership thereof.

Proposed Amendments

Under (a) in the first line, after **'Society,'** insert **'either a voting member or a non-voting, associate member,'**

In the third line in (a), after **'Society.'** insert new paragraphs as follows:
'Where a member or associate member of the Society fails to disclose a third-party claim or prejudice the Society's right to recover the benefits paid in respect of same.

The member or associate member of the Society remains liable for all subscription (premium) payments due up to and including the effective date of termination.

Termination of the policy does not discharge the member or associate member of the Society from any debt or financial obligation incurred prior to the effective termination date.

Where the member or associate member of the Society has failed to pay due subscriptions, the Society reserves the right to recover such sums through lawful collection means.'

Under (b) in the first line, after **'Society'** insert **'either a voting or non-voting, associate member,'**

In the first line, delete **'on his failing to'** and replace with **'fails to pay their'**

In the third line, delete **'his'** and replace with **'the member's'**

In the fourth line delete **'by the rules compliance committee unless he shall have failed'** and replace with **'unless the member fails'**

In the fifth line after the word **'outstanding'** insert the words **'and any resulting banking charges'**

In the sixth line, after the word **'writing'** insert the words **'requiring this'**

In the sixth line delete **'shall have'** and replace with **'has'**

In the sixth line, delete the words **'by post requiring him to do so'** and replace with **'on the member'**

In the seventh line delete the word **'has'.**

Under (c), in the first line, after **'Society,'** insert **'either a voting or non-voting associate member'**

In the first line, delete **'on his giving'** and replace with **'gives'**

In the second line delete **'of his intention to do so and'** and replace with **'of their intention to withdraw for membership'**

In the second line, delete **'he'** and replace with **'their'**

In the final paragraph of the Rule, in the second line delete the word **'him'** and replace with **'that member'**

In the third line delete the word **'his'.**

At the end of the Rule add in a new paragraph to read:

'A member or former member shall be liable for any dues, levies and insurance premiums in respect of the year in which it ceased membership together with any which may be outstanding from previous years.'

Proposed Change to the Rule to now read as:

TERMINATION OF MEMBERSHIP OF THE SOCIETY

6. A member of the Society shall cease to be such on their death or on the happening of any of the following events:

(a) Where a member of the Society, either a voting member or a non-voting, associate member, in the opinion of the Committee misapplies or fraudulently claims or obtains or attempts to obtain any monies of the Society.

Where a member or associate member of the Society fails to disclose a third-party claim or prejudice the Society's right to recover the benefits paid in respect of same.

The member or associate member of the Society remains liable for all subscription (premium) payments due up to and including the effective date of termination.

Termination of the policy does not discharge the member or associate member of the Society from any debt or financial obligation incurred prior to the effective termination date.

Where the member or associate member of the Society has failed to pay due subscriptions, the Society reserves the right to recover such sums through lawful collection means.

(b) Where a member of the Society, either a voting or non-voting, associate member, fails to pay their subscription for a period equivalent to 13 weeks subscriptions in any one year, provided always that in this event the member's name shall not be removed from the Register of Members unless the member fails to pay the arrears of subscriptions outstanding and any resulting banking charges within seven days after notice in writing requiring this has been served on the member at the registered address the Member provided to the Society.

(c) Where a member of the Society, either a voting or non-voting, associate member, gives one month's notice in writing of their intention to withdraw from membership, on the expiration of such notice they shall cease to be a member.

A member of the Society ceasing from any cause to be a member of the Society shall not be entitled to a refund of any monies subscribed by that member to the Society during membership thereof.

A member or former member shall be liable for any dues, levies and insurance premiums in respect of the year in which it ceased membership together with any which may be outstanding from previous years.

Rationale:

To bring the Rule up to date regarding the use of language, the differentiation between member and associate member, the term clarification and updating with gender neutral language. Also to specify the responsibility for payment of charges resulting from the non-payment of subscriptions and consequences of failure to disclose full particulars when making a claim or failing to meet all financial obligations regarding subscriptions, third-party claims and monies owed to the Society.

Existing Rule**SUBSCRIPTIONS OF MEMBERS**

8. The subscriptions of the members of the Society shall be at the rates agreed from time to time by the committee of the Society. It is the sole responsibility of the member to ensure that his correct address is recorded at the Society and that he is aware of all persons insured under his policy and in respect of whom he pays the appropriate subscription and to inform the Society in writing or by email where he wishes to discontinue the medical insurance cover of any dependant. The Society reserves the right to inform such dependant of the termination of their cover. Where a member's medical insurance subscriptions are in arrears, the Society reserves the right to withhold payment of any or all medical claims and/or use the proceeds of any such claims to reduce the arrears due until such time as the arrears are eliminated.

8.1 Age at entry loadings

The age at entry loadings as set out in Statutory Instrument number 312 of 2014 of 2% for each year by which a member's age exceeds 34 years subject to a maximum loading of 70% at 69+ years of age will apply for any person taking out health insurance for the first time. Credited periods will apply which will reduce a person's age at entry where that person had health insurance previously or were in receipt of a relevant social welfare payment as set out in the above Statutory Instrument.

8.2 Mandatory Discounts for Young Adults

The mandatory discounts on the adult premium to apply to young adults as set out in the terms of the Health Insurance (Amendment) Act 2014 have been adopted in full by the committee of the Society. The effect of these discounts on young adult subscription rates is set out in the Schedule of Benefits which is revised annually.

Proposed Amendments

In the first line, after '**members**' insert '**and associate members**'

In the third line, after '**members**' insert '**and associate members**'

In the third line, delete the word '**his**' and replace with the word '**their**'

In the third line, after '**correct**' insert '**residential and e-mail**'

In the fourth line, delete the words '**he is**' and replace with the words '**they are**'

In the fourth line, delete the word '**his**' and replace with the word '**their**'

In the fifth line, delete the words '**he pays**' and replace with '**they are paying**'

In the fifth line, after the word '**subscription**' end the sentence by inserting a full stop.

In the fifth line, after '**subscription**' delete the words '**and to**' and replace them

with **'Members and Associate members must'**

In the sixth line after the word **'writing'**, delete the words **'or by e-mail where he wishes to discontinue the medical insurance cover of any dependent'** and replace with **'where they wish to cease paying the subscription for any person(s) covered by their policy.'**

In the seventh line, delete **'The Society reserves the right to inform such dependant of the termination of their cover.'** and replace with **'The Society will make best efforts to contact such persons promptly, to ensure that the responsibility for payment of subscriptions may transfer in a timely manner, avoiding any break or loss of cover.'**

In the eight line, after **'members'** insert **'or associate member's'**

In the twelfth line at the end of the sentence insert the words **'and any resultant charges are paid in full.'**

Delete the entirety of the contents of paragraphs 8.1 and 8.2.

Proposed Change to the Rule to now read as:

SUBSCRIPTIONS OF MEMBERS

8. The subscriptions of the members and associate members of the Society shall be at the rates agreed from time to time by the committee of the Society. It is the sole responsibility of each member and associate member to ensure that their correct residential and email address is recorded at the Society and that they are aware of all persons insured under their policy and in respect of whom they are paying the appropriate subscription. Members and associate members must inform the Society in writing where they wish to cease paying the subscription for any person(s) covered by their policy. The Society will make best efforts to contact such persons promptly, to ensure that the responsibility for payment of subscriptions may transfer in a timely manner, avoiding any break or loss of cover. Where a member's or associate member's medical insurance subscriptions are in arrears, the Society reserves the right to withhold payment of any or all medical claims and/or use the proceeds of any such claims to reduce the arrears due until such time as the arrears are eliminated and any resultant charges are paid in full.

Rationale:

To bring the Rule up to date regarding the use of language, the differentiation between member and associate member, the term clarification and updating with gender neutral language. Also to specify the responsibility for payment of charges resulting from the non-payment of subscriptions. To differentiate between the Rule and legislation.

Existing Rule

GENERAL MANAGER

22. The Committee shall employ under contractual agreement a suitably qualified person as General Manager. The General Manager shall perform such duties and may receive such remuneration as the Committee may direct. The General Manager shall hold office and may be removed at any time in accordance with the provisions contained in these rules and their contract of employment. The

General Manager shall, at the request of the Committee, attend all meetings of the Committee, Sub-Committees and of the members of the Society. The General Manager shall not be entitled to vote at any such meeting. He shall receive applications for admission to the Society He shall produce all books, documents, property and money of the Society in his possession and render a full and clear account at each audit and whenever required by resolution of the Committee or by the Trustees. He shall also pay over all monies and give up all books, documents and property belonging to the Society when ordered to do so by the Committee or by the Trustees. He shall summon and give notice of all meetings of the Committee or of members of the Society, and keep the accounts, documents, and papers of the Society in such manner and for such purposes as the Committee may appoint. The General Manager shall receive all applications for benefit from the Society and shall prepare and send all returns and other documents required by the Friendly Societies Acts 1896 - 2021, or the Statutory Regulations, to be sent to the Registrar of Friendly Societies. The General Manager shall, on all occasions, in the execution of his office act under the superintendence, control and direction of the Committee.

Proposed Amendments

In the ninth line, delete the word 'He' and replace with the word 'They'.
In the tenth line, delete the word 'He' and replace with the word 'They'.
In the eleventh line, delete the word 'his' and replace with the word 'their'.
In the thirteenth line, delete the word 'He' and replace with the word 'They'.
In the sixteenth line, delete the word 'He' and replace with the word 'They'.
In the twenty-fourth line, delete the word 'his' and replace with the word 'their'.

Proposed Change to the Rule to now read as:

GENERAL MANAGER

22. The Committee shall employ under contractual agreement a suitably qualified person as General Manager. The General Manager shall perform such duties and may receive such remuneration as the Committee may direct. The General Manager shall hold office and may be removed at any time in accordance with the provisions contained in these rules and their contract of employment. The General Manager shall, at the request of the Committee, attend all meetings of the Committee, Sub-Committees and of the members of the Society. The General Manager shall not be entitled to vote at any such meeting. They shall receive applications for admission to the Society They shall produce all books, documents, property and money of the Society in their possession and render a full and clear account at each audit and whenever required by resolution of the Committee or by the Trustees. They shall also pay over all monies and give up all books, documents and property belonging to the Society when ordered to do so by the Committee or by the Trustees. They shall summon and give notice of all meetings of the Committee or of members of the Society, and keep the accounts, documents, and papers of the Society in such manner and for such purposes as the Committee may appoint. The General Manager shall receive all applications for benefit from the Society and shall prepare and send all returns and other documents required by the Friendly Societies Acts 1896 - 2021, or the Statutory Regulations, to be sent to the Registrar of Friendly Societies. The General Manager shall, on all occasions, in the

execution of their office act under the superintendence, control and direction of the Committee.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Rule

BALANCE SHEET, SPECIAL REPORT OF AUDITOR AND QUINQUENNIAL VALUATION TO BE AVAILABLE IN THE GENERAL MANAGER'S OFFICE

47. It shall be the duty of the Committee to keep a copy of the last annual balance sheet, together with any special report of the auditors, always available for inspection by any member of the Society at the office of the General Manager of the Society, and it shall be the duty of the General Manager to produce such balance sheet or report at his office on demand by a member of the Society. The Society shall cause to be kept always hung up in a conspicuous place at its registered office a copy of the last annual balance sheet and of the last quinquennial valuation, together with a copy of any special report of the auditors thereon.

Proposed Amendments

In the fifth line, delete the word '**his**' and replace with the word '**their**'.

Proposed Change to the Rule to now read as:

BALANCE SHEET, SPECIAL REPORT OF AUDITOR AND QUINQUENNIAL VALUATION TO BE AVAILABLE IN THE GENERAL MANAGER'S OFFICE

47. It shall be the duty of the Committee to keep a copy of the last annual balance sheet, together with any special report of the auditors, always available for inspection by any member of the Society at the office of the General Manager of the Society, and it shall be the duty of the General Manager to produce such balance sheet or report at their office on demand by a member of the Society. The Society shall cause to be kept always hung up in a conspicuous place at its registered office a copy of the last annual balance sheet and of the last quinquennial valuation, together with a copy of any special report of the auditors thereon.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Rule

COPY OF ANNUAL RETURNS TO BE SUPPLIED ON APPLICATION

50. It shall be the duty of the Committee to provide the General Manager with a sufficient number of copies of the last annual return, or of some balance sheet or of some other document duly audited containing the same particulars as in the annual return as to the receipts and expenditure, funds and effects of the Society, for supplying gratuitously every member interested in the funds of the Society, on his application with a copy of the last annual return of the Society, or of such balance sheet or other document for the time being, and it shall be the duty of the General Manager to supply such gratuitous copies on application accordingly.

Proposed Amendments

In the sixth line, delete the word '**his**' and replace with the word '**their**'.

Proposed Change to the Rule to now read as:

COPY OF ANNUAL RETURNS TO BE SUPPLIED ON APPLICATION

50. It shall be the duty of the Committee to provide the General Manager with a sufficient number of copies of the last annual return, or of some balance sheet or of some other document duly audited containing the same particulars as in the annual return as to the receipts and expenditure, funds and effects of the Society, for supplying gratuitously every member interested in the funds of the Society, on their application with a copy of the last annual return of the Society, or of such balance sheet or other document for the time being, and it shall be the duty of the General Manager to supply such gratuitous copies on application accordingly.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Rule

QUINQUENNIAL VALUATION

51. Once at least in every five years the assets and liabilities of the Society (including the estimated risks and contributions) shall be valued in the manner provided by the Act by a valuer to be appointed by the Society. It shall be the duty of the valuer at the cost of the Society to make a report to be signed by him on the condition of the Society, and also an abstract result of his valuation in the form prescribed by the Registrar. On receiving such report it shall be the duty of the Committee as soon as conveniently may be to call a meeting and to lay such report and the abstract of the result of the valuation before such meeting.

It shall be the duty of the General Manager to forward such report and abstract to the Registrar and to prepare and forward therewith a statement containing such information with respect to the benefits assured and the contributions receivable by the Society, and its funds and effects, debts, and credits as the Registrar may require.

Proposed Amendments

In the fifth line, delete the word **'him'** and replace with the word **'them'**.
In the sixth line, delete the word **'his'** and replace with the word **'their'**.

Proposed Change to the Rule to now read as:

QUINQUENNIAL VALUATION

51. Once at least in every five years the assets and liabilities of the Society (including the estimated risks and contributions) shall be valued in the manner provided by the Act by a valuer to be appointed by the Society. It shall be the duty of the valuer at the cost of the Society to make a report to be signed by them on the condition of the Society, and also an abstract result of their valuation in the form prescribed by the Registrar. On receiving such report it shall be the duty of the Committee as soon as conveniently may be to call a meeting and to lay such report and the abstract of the result of the valuation before such meeting.

It shall be the duty of the General Manager to forward such report and abstract to the Registrar and to prepare and forward therewith a statement containing such information with respect to the benefits assured and the contributions receivable by the Society, and its funds and effects, debts, and credits as the Registrar may require.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Rule

VOLUNTARY DISSOLUTION

60. The Society may at any time be dissolved by the consent of five sixths in value of the members testified by their signatures to an instrument of dissolution in the form provided by the Statutory Regulations in that behalf, and also by the written consent of every person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds, unless the claim of that person is first duly satisfied, or adequate provision made for satisfying such claim. The value of members shall be ascertained by giving one vote to every member, and then an additional vote for every five years that he has been a member, but no member shall have more than five votes.

Proposed Amendments

In the ninth line, delete the words **'he has'** and replace with the words **'they have'**.

Proposed Change to the Rule to now read as:

VOLUNTARY DISSOLUTION

60. The Society may at any time be dissolved by the consent of five sixths in value of the members testified by their signatures to an instrument of dissolution in the form provided by the Statutory Regulations in that behalf, and also by the written consent of every person for the time being receiving or entitled to receive any relief, annuity, or other benefit from the funds, unless the claim of that person is first duly satisfied, or adequate provision made for satisfying such claim. The value of members shall be ascertained by giving one vote to every member, and then an additional vote for every five years that they have been a member, but no member shall have more than five votes.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Rule

CORRESPONDENCE TO BE ADDRESSED TO THE GENERAL MANAGER

65. All correspondence in relation to the business of the Society shall be addressed to the General Manager, St. Paul's Garda Medical Aid Society. Correspondence may be given to any member personally or may be sent to any member at his registered address or email address. Any correspondence sent by post or email shall be deemed to have been delivered.

Proposed Amendments

In the fourth line, delete the word '**his**' and replace with the word '**their**'.

Proposed Change to the Rule to now read as:

CORRESPONDENCE TO BE ADDRESSED TO THE GENERAL MANAGER

65. All correspondence in relation to the business of the Society shall be addressed to the General Manager, St. Paul's Garda Medical Aid Society. Correspondence may be given to any member personally or may be sent to any member at their registered address or email address. Any correspondence sent by post or email shall be deemed to have been delivered.

Rationale:

To bring the Rule up to date regarding the current protocols of terminology and updating with gender neutral language.

Existing Interpretation

INTERPRETATION

66. In these rules, unless there be something in the subject or context inconsistent therewith: -

(k) The expression “dependant” means the wife/husband of the member, or at the election of the member, the partner of the member, children of the member including adopted or fostered children and the children of the spouse or partner of the member provided the spouse or partner are on cover with the Society living with and financially supported by the member up to twenty nine years of age.

Proposed Amendment

In the fifth line delete ‘**living with and financially supported by the member up to twenty nine years of age.**’

Proposed Change to the Interpretation to now read as:

(k) The expression “dependant” means the wife/husband of the member, or at the election of the member, the partner of the member, children of the member including adopted or fostered children and the children of the spouse or partner of the member provided the spouse or partner are on cover with the Society.

Rationale:

To bring the Rule up to date regarding the usage of accurate terminology in line with the statutory provisions in place for clarity whilst removing the age restriction for children of members. The inclusion of a new definition at **66 (n)** to describe what is meant by an associate member will assist in this regard.

New Inclusion

(n) An associate member means a non- voting member of the Society, that shall not attend or vote at any general meetings of the Society. Associate members include dependants as defined in Rule 66(k). Voting members’ children reaching adulthood may continue as associate members and may include their spouses, partner and children as associate members.

Rationale:

To bring the Rules up to date to ensure no ambiguity exists regarding what an associate member is and who is entitled to be an associate member.

ST. PAUL'S GARDA MEDICAL AID SOCIETY

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 €	2023 €
Subscription income	91,085,548	80,797,544
Claims	(86,674,848)	(85,886,158)
Surplus/(deficit) of subscription income over claims	4,410,700	(5,088,614)
Health insurance levy	(79,525)	(72,409)
Administrative expenses	(2,124,188)	(1,210,100)
Subventions	124,000	124,000
Surplus/(deficit) from activities	2,330,987	(6,247,123)
Investment income	1,445,900	2,176,369
Surplus/(deficit) transferred to general reserve	3,776,887	(4,070,754)

ST. PAUL'S GARDA MEDICAL AID SOCIETY

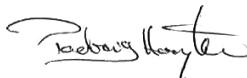
BALANCE SHEET
AS AT 31 DECEMBER 2024

	2024 €	2023 €
Fixed assets		
Tangible assets	807,177	1,703,860
Financial assets	63,333,511	61,860,667
	<u>64,140,688</u>	<u>63,564,527</u>
Current assets		
Stocks	2,783	1,011
Debtors: amounts falling due within one year	5,211,831	5,044,628
Cash at bank and in hand	3,540,455	972,136
	<u>8,755,069</u>	<u>6,017,775</u>
Creditors: amounts falling due within one year	(409,617)	(712,181)
	<u>(409,617)</u>	<u>(712,181)</u>
Net current assets	8,345,452	5,305,594
Total assets less current liabilities	<u>72,486,140</u>	<u>68,870,121</u>
Provisions for liabilities		
Provision for outstanding claims	(16,839,721)	(17,000,589)
	<u>(16,839,721)</u>	<u>(17,000,589)</u>
Net assets	<u>55,646,419</u>	<u>51,869,532</u>
Accumulated funds		
Members' age reserves	14,284,644	14,284,644
General reserve	41,361,775	37,584,888
Accumulated funds	<u>55,646,419</u>	<u>51,869,532</u>

The financial statements were approved and authorised for issue by the Committee on 6th March 2025



Paul Crowley (Chairman)
Committee Member



Padraig Harrington (Secretary)
Committee Member

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