

## **NEW ENHANCED ASSOCIATE MEMBERSHIP CRITERIA FOR CHILDREN AND GRANDCHILDREN OF MEMBERS UPDATE**

Dear Member,

16<sup>th</sup> March 2026

Following our important notification last week regarding the Rule changes agreed at the Extraordinary General Meeting (EGM) in December 2025, and subsequently ratified by the Registrar of Friendly Societies, we have received overwhelming positivity from you, the membership regarding this initiative. Thank you most sincerely for your support and patience as we roll this out for the betterment of all members, dependents and associate members of the Society.

A number of very relevant and genuine queries have been received from members on certain aspects of the changes. To assist you and ensure clarity, we have set out below some additional information addressing the most common queries raised.

Under these changes, members are now permitted to retain their family members, including adult children on cover with the Society beyond the age of 29. They will no longer be required to leave the Society upon reaching 29 years of age.

Adult children of members will remain covered as dependants under the originating member policy from the age of 18 until they apply to be considered for Association membership and begin maintaining their own subscriptions to the Society.

Spouses and partners of existing members will also have the option of obtaining Associate membership of the Society to permit independent policy holding.

In addition to retaining cover, eligible family members who may previously have left the Society due to the age restriction may also apply for consideration to rejoin the Society as Associate Members, together with their families.

The initiative has been extended to allow the spouse or partner of an adult child of the original member (i.e. a son-in-law or daughter-in-law) to apply for Associate membership. Their children (the original member's grandchildren) may also be considered for inclusion, provided the original member's son or daughter (the parent of the member's grandchild) is an Associate member and the family link to the Society member is confirmed.

The Associate Membership application form and the newly approved Rules of the Society are available on the Society website at [www.medicalaid.ie](http://www.medicalaid.ie). Please read the form carefully and ensure that all required documentation is submitted with their application.

To complete an application, the following documentation must be submitted:

- Proof of current health insurance.
- Where the applicant does not currently hold health insurance, a letter from their GP will be required confirming their current health status. The letter must also clearly state whether the applicant has had any pre-existing medical conditions within the previous six months. It is essential that any pre-existing conditions are fully declared, this information is necessary to ensure appropriate assessment of cover and avoid any potential issues with claims later.
- Proof of address. – Current utility bill
- Photographic identification. – Copy of your passport or driving licence.
- We will also seek authorisation from applicants to contact the originating member for clarification where any ambiguity exists.

If the level of cover held with a current provider is lower than that provided by the Society, any applicable waiting periods will apply only to the additional level of benefits being provided, and not to the equivalent level of cover already held.

Details of subscription fees are available on our website under Benefit Guide section.

Associate Membership becomes active once the individual has arranged their method of subscription payment directly with the Society (EFT, Direct Debit, or Standing Order).

If you have any further queries regarding retaining or rejoining the Society, we would appreciate if you would direct them to Garda Medical Aid. You can contact us by email at [customerservice@medicalaid.ie](mailto:customerservice@medicalaid.ie) or by telephone on 01 899 1604, where a member of our team will be happy to assist you.

Due to the exceptional volume of interest there may be some delays with the telephone system, we apologise for any inconvenience in that regard and encourage, where possible, the use of the on-line service at [customerservice@medicalaid.ie](mailto:customerservice@medicalaid.ie).

Thank you for your continued support and membership of the Society.

**Noreen McCrudden**  
**General Manager**  
**St Paul's Garda Medical Aid Society**