

# Contribution Changes

1st Feb 2026



**Enhanced benefits coming to St Paul's Garda Medical Aid**

Looking after the health insurance needs of our  
members for over 45 years.

[www.medicalaid.ie](http://www.medicalaid.ie)

Valued members of our Friendly Society, we would like to inform you of an upcoming contribution adjustment effective from **1st February 2026**.

Our last increase was in February 2024, and we have sustained current contribution levels for two years, despite ongoing cost pressures.

Medical inflation has been keeping all insurers on their toes, and we're seeing premium increases across the market for 2024, 2025 and into 2026. Providers are all making adjustments.

While we work hard to keep our own increases as low as possible, carefully negotiating hospital contracts and managing rising healthcare costs, the ongoing demand for services and the enhancements members expect are creating real pressure. We're doing our very best to balance these challenges while continuing to provide the high standard of cover our members rely on.



**The good news is that from 1st February 2026, we will also be introducing enhanced benefits to ensure you continue to receive exceptional value and comprehensive protection.**

### **Benefits of joining the Garda Medical Aid:**

- No Excess
- 100% Cover in Public, Private & Hi-Tech Hospitals
- Orthopaedic & Ophthalmic procedures fully covered
- GP / Physio / Outpatient / A&E Cover
- Dental Money Back (exclusive)
- Up to €720/year drugs cover per family
- Rapid access to MRIs & diagnostics
- Claim Anytime
- Top 3% of all Health Insurance plans
- Owned by members — run for members

# New Rates from February 2026

Weekly	Old Rate (Weekly)	Old Rate (Monthly)	New Rate (Weekly)	New Rate (Monthly)
Adult	€38.33	€166.55	€42.92	€186.50

1 Child under 18	€12.00	€52.14	€13.44	€58.40
2 Children under 18	€16.00	€69.52	€17.92	€77.87
3 Children under 18	€18.00	€78.21	€20.16	€87.60

1 Child 18 to 20	€14.00	€60.83	€15.68	€68.13
2 Children 18 to 20	€28.00	€121.66	€31.36	€136.27

21 Year old	€19.55	€84.94	€21.89	€95.12
22 Year old	€23.38	€101.59	€26.19	€113.80
23 Year old	€27.21	€118.23	€30.48	€132.44
24 Year old	€31.05	€134.92	€34.77	€151.08
25 Year old	€34.88	€151.56	€39.07	€169.77



# Continuing Enhanced Benefits from Feb 2026

We have partnered with Kingsbridge Hospital Group in Northern Ireland to provide members with access to a wide range of procedures and treatments.

Members can now avail of this excellent service, with all in-patient fees billed directly to the Society on your behalf.

**Further Benefits to come in 2026!**



Please remember:

- We are a **not-for-profit Friendly Society**. We exist for our members, not for profit.
- **No excess applies** to your policy.
- While many other providers have introduced multiple hikes over recent years, ours have not changed since February 2024.
- Other insurers increased by 12.2% in 2024 and 4.5% in the first half of 2025.

Thank you for your continued trust and support. Together, we will keep delivering the benefits and peace of mind you deserve, now and into the future.

