



Dear Member,

December 2025

Our Society

As the year ends again it is timely to remind you of the continuing excellent medical insurance cover provided by St. Paul's Garda Medical Aid Society to its members and their families. This is the legacy of the vision of those who created the Society and those who continue in their excellent tradition of support, service, and sustainability.

Subscription Rate Increase

As part of our commitment to sustaining high-quality cover for all members, and to continue delivering the level of cover and service our members rely on, our subscription rates will be updated from **1st February 2026**. This marks our first adjustment in two years, while many of our main competitors have made multiple increases during that period.

Our priority is, and always will be, to provide you with strong, reliable cover, including no hospital excesses or shortfalls for members. While we remain fully committed to maintaining this level of peace-of-mind cover, there may be times when adjustments are necessary to ensure the long-term sustainability of the scheme.

You will find full details in the enclosed circular, and you can also view the updated rates on www.medicalaid.ie.

Benefits

Our benefits continue to be exemplary and our Benefits Guide clearly sets out the available benefits for each member and their families. It is available on our website at www.medicalaid.ie or on request from the Society.

We are delighted to announce our recent positive engagement with **Kingsbridge Hospital Group** based in Ballykelly, Belfast, Hollywood, Newry, and Sligo. You can now engage with them and attain services at priority rates, exclusive to our membership. This is vital for those residents in the midlands and northern portion of the country.

Rule Changes

At our EGM on the 4th of December 2025 significant Rules changes were debated by the large numbers present. Following the discussions an overwhelming majority (90%+) voted in favour of the changes to now permit the retention of children of members on cover at the Society after they reach 29 years.

This will allow them to remain on cover indefinitely as associate members with their spouses/partners and children. This is the result of many and continued requests to attain this fantastic outcome. It is vital to reassure everyone that we are not removing anyone from current membership. Please note that the Rule changes will not come into effect until examined and ratified by the Registrar of Friendly Societies. This is a statutory requirement and may take several weeks. Updates will follow regarding this issue.

Claim Payments

December and January are traditionally the busiest time of the year at St. Paul's Garda Medical Aid as people submit large volumes of claims before year end. This creates some delays in processing and dissemination

of payments to our members. Considering this, we ask you to understand that your claims are being processed as efficiently as possible and most will be completed within two-three weeks from receipt. Thank you for your patience with this, it is greatly appreciated.

Please ensure that all claims are submitted with dated, signed, headed-paper receipts that include itemised details of all treatment received, clearly identifying who received the treatment, along with the date and location of the service.

Any receipt relating to dental treatment must include the identified tooth number treated, in the receipt. A fully completed claim form must also be included with each submission.

Subscriptions

Please ensure that your subscriptions are up to date so that all persons are properly covered in line with the Rules of the Society. Failure to do so may result in termination of your membership.

Retiring or Resigning from An Garda Síochána.

If you are intending on retiring from An Garda Síochána please contact the Society immediately you know the date of retirement so we can make the necessary arrangements to ensure your cover remains uninterrupted due to the change over from pay to pension payments.

Contact Details

It is vital that your correct name, address, telephone number, and e-mail address are recorded on our system. You can check and update the details in the '**Claims Login**' section of the website at www.medicalaid.ie.

Annual General Meeting 2026

The Annual General Meeting of the Society will take place on Thursday, 7th May 2026 at a venue to be decided upon later. Please forward any motions for discussion at the AGM to the General Manager of the Society at the Society offices no later 4pm on 16th February 2026.

Vacancy for Position of Trustee

A vacancy for position of Trustee of the Society, open to all members of the Society, will be filled at the AGM in 2026. Interested persons need to familiarise themselves with Rule 56 of the Society Rules and all the Society Rules at www.medicalaid.ie or by contacting or calling to the office for a copy or for guidance regarding the position, role, responsibilities and application process. Nominations for the position of Trustee must be with the General Manager no later than 9am on the 23rd of April 2026. The election process will conclude at a meeting of the Committee prior to the Annual General Meeting 2026.

Please note that our offices will be closed for Christmas on Tuesday 23rd of December 2025 until Friday 2nd of January 2026

On my own behalf and that of the staff along with the Committee and Trustees of St. Paul's Garda Medical Aid Society, I wish to take this opportunity to thank you for all your support and courtesy throughout the year. May you, your families and loved ones have a very Happy Christmas and a healthy, safe 2026.

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.