



24th November 2023

Subscription Changes - February 2024

Dear Member,

We offer a unique Health Insurance service to all members of An Garda Síochána where only Members of An Garda Síochána and their dependants may join. Our members are always our top priority, always putting them first.

As a not-for-profit "Friendly" Society, owned and managed by its members, the Committee applies a premium increase only when absolutely necessary and we invest all available funds as prudently and responsibly as possible. – it's all about the benefits and services we can offer to our members now and into the future. We are very conscious about value for money, especially during these difficult times.

That is why we have frozen our subscriptions for 7yrs (July 2017) despite the ever-increased costs in the healthcare market. Since then, the main insurer has increased premiums by 20%. In 2023 alone they applied increases every few months a total increase of 11.8 %. Furthermore in 2020 the Society acknowledged the reduced services available in some private hospitals arising from the fight against the Covid 19 pandemic and gave a refund of premium to members.

Unfortunately, costs continue to rise and the Society like all other medical insurers is not immune from the various cost drivers affecting annual premiums, including, medical inflation, higher energy costs, demand after Covid, expensive new drugs and procedures, increase age profile of members insured, increase charges for services in Private Hospitals along with new technology, the public sector pay deal and the reversal of the Haddington Road Agreement. All these factors have driven up the costs of treatment for our members across the private hospital network and other clinical settings.

Therefore, bearing this in mind, the Management Committee, at this time, feel it is necessary for the Society going forward to introduce some changes to our subscription rates effective from the 1st of February 2024 to deal with the various cost drivers outlined above and to sustain the Society for the next period.

The following are the new subscriptions deductions per pay & pension as of 1st February 2024.

	Weekly	Monthly
1. Adult	38.33	166.55
2. One Child under 18	12.00	52.14
Two Children under 18	16.00	69.52
Three or more Children under 18	18.00	78.21
3. Once Child in 18 to 20yr Scheme	14.00	60.83
Two or more in 18 to 20yr Scheme	28.00	121.66
4. Discounted Adult Rate for 21yr old	19.55	84.94
Discounted Adult Rate for 22yr old	23.38	101.59
Discounted Adult Rate for 23yr old	27.21	118.23
Discounted Adult Rate for 24yr old	31.05	134.92
Discounted Adult Rate for 25yr old	34.88	151.56

- Maximum discounts applied from up to 50% for 21–26-year-olds.
- Maximum number of Children charged for under the age of 18 is 3.
- Maximum number of Children charged for between 18 to 20yrs is 2.
- Student discounts for recruits will be maintained.

On a positive note, we have reviewed our benefit package and are pleased to announce some enhancements to existing benefits.

You can learn about these here <https://www.medicalaid.ie/notices.aspx#20231122>

Also remember - Unique to our Health Insurance are-

- *Owned by you members of the service.*
- *GMA plan is in the top 3% of Health Insurance www.hia.ie*
- *Claim anytime ... this is rare with insurance companies!*
- *100% Cover in Private Hospitals (Semi Private/Multi Occupancy Room)– No Excesses on your policy!*
- *No co-payments on any procedure in any hospital.*
- *GP / Physio /Outpatient / Accident & Emergency Cover*
- *Drugs... A shortfall only of €20euro a month on a bill of €80.Unique to the Society only!*
- *Money back on Dental – Unique to the Society only!*
- *FAST EASY ACCESS to MRI's / Other Diagnostic Tests – No upfront Payments*
- *3rd Party Claims – Injury on Duty, Road Traffic Accident etc., other insurers will not cover! To relieve hardship, we will refund the normal benefits – on the strict legal undertaking that a full refund will be made to the Society once the case is settled.*

Finally, on behalf of the Committee and Management, we wish to thank you for your loyalty and continued support. We look forward to continuing to serve you and providing the best value healthcare cover on the market.

Kind Regards

*Noreen McCrudden
Interim 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*