St. Paul's Garda Medical Aid Society
The Shining Light of Continuing Success in An Garda Síochána

St Paul's Garda Medical Aid Society came into being on the 1st January 1980 and was registered under the Friendly Societies Act of 1896 on 22nd February 1980, due to the amalgamation of the Garda Síochána Medical Aid Society and the St Paul's Benefit Society Limited.

The Garda Síochána Medical Aid Society was first registered as a Friendly Society on 30th June 1934. The then subscription varied according to rank e.g. Gardai paid 30 shillings per annum, Sergeants paid 33 shillings per annum, Inspectors paid 42 shillings per annum, Superintendents paid 78 shilling per annum. We now all pay the same rate. The benefits were much more limited than they are now with no hospital benefits at that time. The Committee, which ran the Society, was made up of members of the different representative bodies. The Rules of the Society were amended down through the years and benefits were improved and subscriptions increased. St Paul's Benefit Society Limited was set up in the DMA and was registered as a Limited Company on 9th January 1964. In 1971 discussions began between the two groups with a view to forming one Society for the Force under the Chairmanship of Chief Superintendent Patrick McLoughlin, later Commissioner. The negotiations continued for some years, and the new Society was eventually established on 1st January 1980. The Society has provided and continues to provide great assistance to members of the Garda Síochána and their dependents.

The Society has grown from strength to strength over the years and it now has an annual multi-million-euro turnover meeting the ever-expanding medical assistance needs of our membership. It has always, and remains solely focused, on the daily medical insurance needs of our membership to keep our mission intact as 'we are a "Friendly Society," we aim to meet and exceed our member's expectations, always putting them first, helping them to live longer, stronger, and healthier lives.'

The Society is overseen by its Management Committee and the appointed Trustees with the operational Management Team and staff. Every effort is made to ensure benefit maximisation whilst maintaining the most cost-effective pricing possible within the economic environment faced. This includes constant surveillance of the marketplace to maintain our position and strong ethical service provision. We work within our Rules which have been established under the provisions of the governing legislation, the Friendly Societies Act, 1986-2021. This provides the framework within which to make decisions and to ensure structures remain intact.

The Society is truly seen as creating the very best service and is the envy of many other organisations. Our one policy model has remained in place and served the membership extremely well thus far. We grow from strength to strength and intend to ensure our longevity through prudent management, strong investments and sound business strategy pursuit.

Our benefits can be reviewed from our benefits guide on our website at www.medicalaid.ie. This sets out a comprehensive review of each of the benefits and accompanying conditions. They are concentrating on meeting the requirements of our membership in their daily lives. We do not provide travel insurance as we are solely a medical insurance provider, and we cannot do so without significantly increasing our costs base including our staffing and subscriptions. This is not currently financially feasible but is under constant review. We also only provide medical insurance cover to those who reside part-time abroad solely based on their meeting any payments first, we do not have any direct payment agreements with healthcare providers outside Ireland and Northern Ireland. As a result, members receiving treatment in other jurisdictions are responsible for settling costs directly with the provider and submitting claims seeking reimbursement matching those in Ireland with St. Vincent's Private Hospital rates being the comparable standard applicable.

It is important to distinguish between travel insurance and medical aid cover, as they are designed to meet different needs and operate on different principles.

Travel insurance is primarily intended to protect individuals against unforeseen events that occur while travelling. Medical benefits provided under travel insurance are generally emergency-led and are designed to cover unexpected illnesses, accidents, emergency medical treatment, hospitalisation, medical evacuation, repatriation, and other travel-related risks that arise during a temporary trip abroad. Travel insurance also include cover for trip cancellation, lost baggage, travel delays, and other non-medical travel risks.

Medical aid cover, by contrast, is primarily based on the ongoing healthcare needs of members. Its purpose is to provide access to medically necessary treatment and healthcare services in accordance with the rules and benefits of the scheme. Medical aid schemes are designed around the provision of healthcare rather than the risks associated with travel.

Members who are temporarily residing abroad may still access benefits for medically necessary treatment, subject to the rules and benefit limits of the scheme. However, this is not regarded as travel insurance cover. Such benefits are intended to meet healthcare needs that arise while a member is temporarily living abroad and are generally provided on a reimbursement basis, with members responsible for settling medical expenses directly before submitting claims for reimbursement. Reimbursement is limited to the equivalent level of cover that would have been available for the same treatment in Ireland. As reimbursement is limited to the equivalent level of cover available in Ireland, members may be responsible for a substantial portion of the treatment costs incurred abroad.

For this reason, the provision of travel insurance falls outside the core purpose of the medical aid scheme. Travel-related risks are more appropriately addressed through dedicated travel insurance products, which are specifically designed and priced to cover the additional risks associated with international travel, including emergency medical treatment, medical evacuation, repatriation, trip cancellation, lost baggage, and other travel-related contingencies. Accordingly, while the position remains under review, the provision of travel insurance is not currently considered financially feasible and is not aligned with the primary purpose for which the medical aid scheme was established. The scheme was created to provide members with access to medically necessary healthcare and to assist with the cost of medical treatment in accordance with its rules and benefits. It was not established to underwrite the broader risks associated with travel, such as emergency evacuation, repatriation, trip cancellation, lost baggage, or other travel-related contingencies, which are more appropriately covered through dedicated travel insurance products. Members travelling or residing temporarily abroad are therefore encouraged to obtain appropriate travel insurance to ensure adequate protection against travel-related risks and expenses that fall outside the scope of the scheme's medical benefits.

The Society introduced the concept of associate membership in 2025 which has now allowed us to retain our members' children after they reach the age of 29 years. They can also add their spouses, partners, and children, thus intending to extend the membership to the grandchildren of the members who joined as an entitlement of their organisation.

The approval of this rule change by both the Membership and the Friendly Societies Registrar represents an important and progressive development for the Society and its members. There has been significant interest and positivity generated through this initiative and has proven to be extremely popular and warmly welcomed by members.

With the introduction of Associate Membership provides for greater flexibility, independence, and transparency for family members covered by the Society. Associate Members now have the right to submit their own claims, receive reimbursement directly, and obtain information relating to their own medical expenses. This ensures that these member types can manage their own affairs while enhancing privacy and bringing the Society fully into line with current GDPR requirements.

Associate Members also have the option of paying their subscriptions directly to the Society, removing the requirement for subscriptions to be paid through a parent or other family member. This provides additional choice and convenience while allowing members to maintain their own relationship with the Society.

At the same time, flexibility remains for families who prefer existing arrangements. A spouse, partner, or child may continue to be covered as a dependent under a Member's policy, allowing the Member to continue submitting claims on their behalf and paying the subscriptions.

The new arrangements also provide important reassurance and security for families in the future. In the event of the death of a member, a widow/widower or partner who is an Associate Member automatically continues their membership in that capacity, ensuring continuity of cover and ongoing support.

As part of the Society's ongoing commitment to strengthening member participation, representation, and good governance, it is our intention to bring forward a further rule change for consideration at an Extraordinary General Meeting (EGM) in September 2026. This proposal would provide widows/widowers or partners who successfully apply to inherit a member's policy with the right to vote in Society elections and at Annual General Meetings.
This progressive step would further recognise their valued place within the Society and ensure that those who continue the membership, now have a voice in shaping its future, have an opportunity to contribute to the future direction of the Society through the democratic process.

These developments reflect an ongoing commitment to ensuring that policies, procedures, and governance arrangements remain clear, transparent, and well documented. By providing greater certainty and consistency, they help support members and their families while reducing the potential for misunderstanding or differing interpretations in the future.
Together, these initiatives demonstrate a continued focus on enhancing member engagement, promoting inclusivity, and ensuring that services and governance structures evolve in line with the changing needs and expectations of the membership.
At the same time, these advancements build upon the organisation's long-established values and traditions. By embracing positive change while remaining true to its founding principles and ethos, the Society is well positioned to continue supporting members and their families for generations to come.

The Society remains committed to transparency and open communication with its members. In accordance with the Society's rules, members may request access to the most recent audited annual financial accounts at any reasonable time. In addition, any members attending the Annual General Meeting receive the financial accounts showing a comprehensive breakdown of the Society's financial position, while the balance sheet and profit and loss account details are also circulated to members in advance of each AGM to ensure they are fully informed.

Significant enhancements to digital services are planned during 2026, with a focus on improving the overall online experience for members. These developments will include the launch of an upgraded website in Autumn 2026, featuring a more modern, accessible, and user-friendly design, followed by the introduction of enhanced online services in Winter 2026 offering greater functionality, improved self-service options, and easier access to information and resources.

To ensure that you receive accurate, current, and authoritative information regarding your membership, benefits, entitlements, and services, we strongly encourage you to contact Garda Medical Aid directly by contacting www.medicalaid.ie by email to customerservice@medicalaid.ie or telephone us at 01 8991604 during office hours. Obtaining information directly from Garda Medical Aid will ensure that you are relying on the most up-to-date guidance and official position of the Society. As the authoritative source for all matters relating to membership and cover, Garda Medical Aid is best placed to provide clear, reliable, and accurate information tailored to your individual circumstances.

Shannon Ryan
Secretary
St Pauls Garda Medical Aid Society