



Dear Member,

29th April 2026

Following the Extraordinary General Meeting (EGM) in December 2025, the Management Committee committed to reviewing the voting and attendance rights of widows and widowers of members. This review has been ongoing since January 2026 and has been complex, involving legal, structural, and governance considerations, compliance with the Friendly Societies Acts and the Society's purpose.

The Committee has given this matter extensive and careful consideration, engaging in ongoing and detailed discussions throughout. While it was initially not considered achievable in timeframe for the AGM in May 2026, we have worked tirelessly, around the clock, to complete the necessary work and have now successfully formulated the required amendments to the relevant Rules (2, and 5) and are finalising the review to ensure all relevant and related Rules are included for consideration and amended as necessary. It is anticipated that the proposed amendments will address concerns raised and meet the needs of all parties. These amendments will formally grant bereaved spouses or partners the full voting and attendance rights of the deceased member. In effect, widows and widowers will have the same voting and attendance entitlements as full members of the Society. Crucially, these rights will be clearly set out and enshrined within the Rules of the Society, ensuring complete transparency, consistency, and certainty for all members. We thank those members who made submissions and engaged with us so positively.

To ensure legislative compliance we must abide by the relevant Rules of the Society in providing all members with advanced notice of the proposed Rule changes including the time and venue in accordance with the provisions of Rule 28 and Rule 35 of the Society's Rules. This is a legislative obligation, and it is not permissible to merely introduce these changes at the AGM on 7th May this year. Accordingly, it is proposed to hold an Extraordinary General Meeting (EGM) no later than early to mid-September 2026 to deal with Rule changes (2 and 5) and with any other directly affected rule matters.

We took on board the concerns highlighted with the changes to the Society Rules in 2025, but we ask for your full support and that you persevere with us whilst we work through this situation. It is not our intention to create any unnecessary difficulties for any of our membership or to put them in a trying position.

We have received an enormous number of questions in advance of the AGM, and we intend to respond to each individually but at this time it will not be humanly possible to have all addressed before or at the AGM. Please bear with us whilst this is addressed.

We hope this notification helps clarify any misunderstandings. We can faithfully assure you that the Society never intended to adversely affect any of our members in any way, we strive to improve our service always as was the intention heretofore by creating the innovation Associate Member approach.

We welcome and value all constructive feedback and carefully consider every suggestion received. To ensure you are provided with the most accurate and factual and up-to-date information, please contact the Garda Medical Aid Society directly.

If you have registered to attend the AGM on 7th May but are no longer able to attend, please inform us immediately, as present numbers now require a change of venue.

Yours sincerely

Rory Brennan
Chairperson

Associate Membership Key Points

The Society's Rules were updated at the December 2025 EGM to introduce **Associate Membership**. This has allowed the Society to remain competitive in the Health Insurance Market through legitimately expanding our membership whilst retaining the direct familial link with the original member who joined through their employment status in line with the restricted membership requirements of the Friendly Societies Acts.

Associate Membership is now available to spouses/partners including widows and widowers and children over 18 years (and their families, sons - and daughters-in-law, and grandchildren), extending beyond the previous age limit of 29 years.

The children of members who had previously left the Society upon reaching the mandatory exit age are now entitled to return as Associate members with their families.

It is important to note that the creation of Associate Membership allows those Associate Members to engage with the Society to secure their policy and arrange payment directly to the Society and will not be required to have their parent make the deductions from their wages or pension.

Associate membership ensures that the spouses/partners of members, their children and grandchildren have an entitlement to remain as medical insurance policyholders of the Society through their direct connection with the original joining member.

This change also significantly strengthens the position of spouses and partners:

- They are now guaranteed continued access to medical insurance benefits both during the member's lifetime and after their death.
- They can submit and receive payment for their own claims independently.
- They can access their own medical information directly.
- Previously, all claims and correspondence had to be managed through the original joining member and were not accessible independently.

This is now compliant with the Data Protection Act and GDPR requirements in terms of individual personal data access.

Associate Membership does not include voting rights or the right to attend or participate in AGM's/EGM's or meetings of members of the Society.

The Committee remains committed to upholding the original ethos of the Society, based on empathy, support, and care for Garda members and their families.