



NEW ENHANCED ASSOCIATE MEMBERSHIP CRITERIA FOR CHILDREN AND GRANDCHILDREN OF MEMBERS

Dear Member,

6th March 2026

I am delighted to advise you of our new Rule changes which were agreed at the EGM in December 2025 and recently ratified by the Registrar of Friendly Societies.

Members are now permitted to retain their family members, i.e. their adult children beyond the age of 29 with no age limit being any longer in place. In other words, the adult children of members can remain on cover for life from here forward, as Associate members, providing they pay and maintain their subscriptions. They will no longer be required to end their engagement with the Society on reaching 29 years.

Associate members have the same medical insurance cover entitlements and privileges as other members of St. Paul's Garda Medical Aid Society. The only distinction is that Associate Members do not hold voting rights or entitlement to attend the AGM, EGM, or Special General Meetings of the Society. In all other respects, their benefits remain aligned with those previously enjoyed as dependents under the member's policy.

This structure reflects the Society's foundation as a restricted membership organisation, established specifically to serve members of the Garda community. Voting and governance rights remain with full members in recognition of that original purpose and identity. Associate Membership therefore provides enhanced practical benefits and independence, while preserving the Society's core connection to its Garda roots and representative structure.

The key advantages of a dependent becoming an Associate Member is the added independence and convenience it provides. As an Associate Member, they can now submit claims in their own right and receive payment directly, ensuring a faster, more streamlined experience. They also have direct access to information relating specifically to their own cover and claims. Previously, all policy control and communication sat solely with the main member. This enhancement represents a significant step forward, empowering dependents with greater autonomy, transparency, and ease of access, a valuable benefit that strengthens the overall membership offering. Associate Membership is activated by the individual arranging or agreeing their own method of payment (EFT, D/D, S/O) for subscriptions directly with the Society.

This initiative is further enhanced through the option to allow their spouses and partners (daughter in law/son in law of the originating member) to also join. This also means that a member's grandchildren can gain medical insurance cover at the Society providing their parents are covered and they can prove their link to the original member who joined as an entitlement when they joined An Garda Síochána.

We are now accepting applications for consideration, the **Associate Membership** application form is available on our website www.medicalaid.ie. Please read the form carefully and comply with the various aspects.

The new approved Rules of the Society are also available on the Society website at www.medicalaid.ie.

Yours sincerely,

Noreen McCrudden
General Manager

We are a "Friendly Society", we aim to meet and exceed our members expectation, always putting them first, helping them to live longer and healthier lives. |