



# Key Benefits of Garda Medical Aid Society Health Cover



# Key Benefits of Garda Medical Aid Society (GMA) Health Cover

## 1. Owned and Overseen by Gardai:

- Founded by Gardai and run by GMA staff.
- No shareholders or dividends; all funds are for members benefit.

## 2. Cost-Effective, High-Quality Health Insurance:

- No excess fees, co-payments, or hidden shortfalls.
- 100% hospital cover in public, private and Hi-Tech hospitals for a semi-private room.
- Comprehensive maternity cover.
- More affordable than comparable plans.

## 3. Exceptional Outpatient Coverage:

- Unmatched outpatient benefits, including:
  - Up to €720 per year for prescription drugs.
  - Significant contributions towards GP visits, dental costs, orthodontics, laser eye treatment, counselling, physiotherapy, acupuncture, and more.
  - Coverage for IVF treatments, speech therapy, MRI & CT scans, consultant visits, X-rays, blood tests, orthotics, and chiropody.

## 4. Occupational Injury Coverage:

- Covers costs related to occupational injuries until cases are concluded subject to signing legal undertakings

## 5. Reliable and Flexible Claim Process:

- Members can claim at any time without waiting until the year-end.
- GMA only increases subscriptions when necessary and is mindful of members' budgets.

## 6. No Hospital Limitations:

- Coverage for both public and private hospitals with no restrictions on hospital choice.

## 7. Reputation for Quality Service:

- Highly regarded by healthcare professionals and consultants for quality service and commitment to members' needs.



Subscriptions	Deduction from Pay/Pension
Comprehensive Contract	After Tax Relief
Adult - Weekly Fee	€42.92 pw
One Child under 18	€13.44 pw
2 Children under 18	€17.92 pw
3 Children under 18	€20.16 pw
1 Child 18-20	€15.68 pw
2 Children 18-20	€31.36 pw
Discounted Adult Rate for 21 Year old	€21.89 pw
Discounted Adult Rate for 22 Year old	€26.19 pw
Discounted Adult Rate for 23 Year old	€30.48 pw
Discounted Adult Rate for 24 Year old	€34.77 pw
Discounted Adult Rate for 25 Year old	€39.07 pw

Retired Rate = divide the weekly rate by 7 and multiply by 365 and divide by 12 to calculate your monthly pension deduction.

The Discounted Adult Rate for a 21 to 25 yrs. old will be applied yearly based on their age on that date and will be adjusted each year thereafter to ensure the full benefit of the reduced adult rate is provided.





BENEFITS	COVERAGE	DETAILS/RESTRICTIONS
<b>In-Patient Hospital</b>		
<b>Public Hospital Cover</b>		
Semi-Private/Multi-occupancy room	Full cover	<ul style="list-style-type: none"> <li>Max 180 days in a calendar year</li> </ul>
Accident & Emergency	Full cover	<ul style="list-style-type: none"> <li>Pay and reclaim</li> </ul>
<b>Private Hospitals/Hi-Tech Hospitals</b>		
Hi-Tech Hospitals		<ul style="list-style-type: none"> <li>Blackrock Clinic, Mater Private &amp; Beacon Hospital</li> </ul>
Semi-Private room	Full cover	<ul style="list-style-type: none"> <li>Max 180 days in a calendar year</li> </ul>
Accident & Emergency	50% up to €200	<ul style="list-style-type: none"> <li>Pay and reclaim</li> </ul>
<b>Hospital In-Patient/Day Care</b>		
Day case surgical	Full cover	<ul style="list-style-type: none"> <li>Included in your 180 days</li> </ul>
Consultant Fees (e.g. Consultants, Anaesthetists and Physicians)	Full cover at participating consultant fee rate	<ul style="list-style-type: none"> <li>Please confirm acceptance of fee rate by the Consultant before engaging their services.</li> </ul>
MRI/CT scans	Full cover	<ul style="list-style-type: none"> <li>Ordered while in hospital</li> </ul>
PET scans (Oncology/Cardiology/Neurology)	Full cover	<ul style="list-style-type: none"> <li>Completion of pre-authorisation form by the Consultant required</li> </ul>
Oncotype DX Test	Full cover	<ul style="list-style-type: none"> <li>Consultants treating members privately must hold correct category of contract allowing them to treat members privately</li> </ul>
<b>Post Operative Convalescence</b>		
Post operative nursing home care costs	Up to €600/week	<ul style="list-style-type: none"> <li>Max 2 weeks in 12 month period</li> <li>Immediately following hospitalisation for acute medical condition/major surgery</li> <li>Must be medically certified by the Consultant and approved by Society in advance</li> <li>Maximum payment includes all costs incurred (e.g. Physiotherapy, drugs and related treatments)</li> <li>Member must pay and submit receipts to the Society for processing.</li> </ul>
<b>Ambulance Cover</b>		
Medically necessary transport between hospitals	Max €1350	<ul style="list-style-type: none"> <li>With agreed providers.</li> <li>Home to hospital transport not included</li> <li>Transport from Private hospital A&amp;E not covered</li> </ul>
<b>Mental Health &amp; Addiction Care (In-Patient)</b>		
Psychiatric Hospital Semi-Private accommodation	Full cover (adults) at rates agreed by the Society with Providers	<ul style="list-style-type: none"> <li>Excludes Senile Dementia</li> <li>Up to 42 days in 12 months period (based on date of previous discharge) Pre-Assessment prior to admission not covered.</li> <li>Prior approval required from the Society.</li> <li>Providers include Highfield Clinic, St John of God and St Patrick's Hospital</li> </ul>
Alcohol/drug/gambling addiction treatment	Full cover	<ul style="list-style-type: none"> <li>Up to 35 days/5 years (based on date of discharge)</li> <li>35 days includes detoxification</li> <li>Prior approval required</li> <li>No cover if full course not completed</li> <li>Further benefit after 5 years only at discretion of Committee</li> <li>Preferred providers include Chuan Mhuire, Aiseiri, Smarmore Clinic, White Oaks, Hope House, Tabor Lodge, Gulladoo and Bushypark Centre</li> </ul>

Maternity		
General	Waiting period applies	<ul style="list-style-type: none"> <li>Mother must be insured with the Society for at least 12 months before the Society's benefits apply</li> <li>Following transfer from another insurer, the previous insurer benefit will apply (within 12 months) but not exceeding the Society's benefit</li> <li>Income tax relief is claimable by the member from Revenue on maternity costs incurred and not refunded by the Society</li> </ul>
Semi-private/Multi-occupancy room in public hospitals	Full cover	<ul style="list-style-type: none"> <li>Up to 3-day confinement</li> <li>Over 3 days must be certified as medically necessary by treating obstetrician/gynecologist</li> </ul>
Obstetrician/Gynecologist fees	Up to €1900	<ul style="list-style-type: none"> <li>Includes Delivery Fee, Scans, bloods or any other associated costs/charges</li> <li>Normal delivery or C-section</li> <li>A semi-private gynaecology service clinic is available at the The Rotunda, The Coombe, and the National Maternity Hospital, and is usually fully covered within benefit limits, with payment made directly to the hospital.</li> </ul>

BENEFITS	COVERAGE	DETAILS/RESTRICTIONS
Out-Patient Benefits		
Drugs		
Drugs/Medicines/Sleep Apnea	Up to €60/family/ month	<ul style="list-style-type: none"> <li>First €20 not covered</li> <li>Consider using cheaper generic drugs and compare chemist prices</li> </ul>
DR/GP Visits		
Serving members	Not covered	<ul style="list-style-type: none"> <li>Serving members GP visits are not paid by the Society – they are paid by the State directly to the GP</li> </ul>
Members aged 8 to 70	70% up to €40/visit	<ul style="list-style-type: none"> <li>Max 30 visits/family/year for all non-serving members and dependents</li> </ul>
Children under 8 and members over 70	60% up to €20/visit	<ul style="list-style-type: none"> <li>Where not availing of the "Free GP Scheme"</li> </ul>
Flu Vaccination	60% up to €30	
Dental Treatment		
Veneers, fillings, extractions including wisdom teeth	Max €40 per tooth	
Fissure sealing	Max €20/tooth	
Crowns	60% up to €220/ crown	
Root treatment	60% up to €250 person/year	<ul style="list-style-type: none"> <li>Must be performed by a Periodontist or Endodontist to qualify for payment</li> </ul>
Periodontal treatment	60% up to €150 / person/year	<ul style="list-style-type: none"> <li>Must be performed by a Periodontist or Endodontist to qualify for payment</li> </ul>
Bridging	60% up to €170/unit	
Dental Sedation	60% up to €80 /visit	
Orthodontic care	60% payable, up to a lifetime maximum of €1,700, paid over three years, with a maximum of €567 payable each year.	<ul style="list-style-type: none"> <li>12 month waiting period applies</li> </ul>
Implants, exams, cleaning/scaling and X- Rays	Not covered	

Outpatient Consultations		
Medical consultations	50% per visit up to €200	
Psychiatrist or Deans Clinic	50% per visit	<ul style="list-style-type: none"> <li>Max of 10 visits per year</li> </ul>
Alternative Therapies		
Physiotherapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Speech & Language Therapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Occupational Therapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Chiroprody	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Chiropractor	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Acupuncture / or Reflexology	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 sessions of Acupuncture or Reflexology per calendar year – but not both</li> </ul>
Play Therapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Cognitive Behavioral Therapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Music Therapy	60% up to €35 per visit	<ul style="list-style-type: none"> <li>Max 12 Visits per calendar year</li> </ul>
Neurological Assessments		
Psychologist Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Behavioral Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Educational Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Occupational Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Speech & Language Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Psychiatric Assessment (Not for admission to Hospital)	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Psychologist Assessment	60% up to €300	<ul style="list-style-type: none"> <li>Max one per year</li> </ul>
Hearing		
Hearing aids	60% up to €1000/ear	<ul style="list-style-type: none"> <li>Once every 3 years</li> <li>60% is calculated on the invoice reduced by €500 PRSI benefit</li> <li>Confirmation of your entitlement for PRSI Grant will be required</li> </ul>
Optical		
Optical Laser treatment or vision correction	60% up to €400/eye	<ul style="list-style-type: none"> <li>Once in a lifetime</li> </ul>
Accident & Emergency		
Public Hospital A&E	Full cover of €100 cost	<ul style="list-style-type: none"> <li>€100</li> </ul>
Private Hospital A&E	50% up to €200	<ul style="list-style-type: none"> <li>Private A&amp;E type facilities at Beacon, Blackrock Group, Whitfield, Sports Surgery Clinic, Bon Secours Group, Mater Private Dublin &amp; Cork</li> <li>Includes all Urgent Cardiac Care Units in the listed hospitals</li> <li>Major expenses may be incurred v Public Hospital A&amp;E</li> <li><b>Note:</b> where directed to attend by your Consultant and visit is scheduled, the claim will be assessed in line with Hospital Outpatient benefits applying to various scans and tests</li> </ul>

<b>Affidea Express Care – Urgent Care Clinic</b>		
MRI/CT scans	Full cover	<ul style="list-style-type: none"> <li>Direct payment to clinic</li> </ul>
Additional treatment charges	50% up to €50	<ul style="list-style-type: none"> <li>Pay upfront (Stitches: €65 – Cast: €65 – Crutches (pair): €40 Boot Immobiliser: €70) and claim 50% up to €50</li> </ul>
<b>MRI &amp; CT Scans – Diagnostic Centers</b>		
Approved providers	Full cover	<ul style="list-style-type: none"> <li>See MRI &amp; CT scan section at <a href="http://www.medicalaid.ie">www.medicalaid.ie</a> for approved providers</li> </ul>
Non approved providers	Max €190/scan	
<b>Cancer Care</b>		
Genetic Testing Consultation	60% cover to a max of €200	
Screening for Cancer	60% cover to a max of €750	
Manual Lymph Drainage	70% up to €40/visit	
<b>Screening</b>		
Cardiac Screening with CardiAct	60% cover to a max of €120	
<b>Cardiac Testing</b>		
Rapid Access Clinic	50% cover to a max of €200	
Stress Test	60% cover to a max of €100	
E.C.G	60% cover to a max of €50	
24hr Blood Pressure Monitor	60% cover to a max of €100	
<b>Allergy Testing</b>		
Allergy Testing	60% cover to a max of €50	
<b>Contraception</b>		
Mirena Coil	60% cover to a max of €250	<ul style="list-style-type: none"> <li>Benefit payable if carried out by GP or Hospital</li> </ul>
Vasectomy	60% cover to a max of €250	<ul style="list-style-type: none"> <li>Benefit payable if carried out by GP or Hospital</li> </ul>
<b>Menopause Hub</b>		
Consultation	Cover to a max of €40	
Bloods	60% cover to a max of €30	
<b>Outpatient Benefits</b>		
Public & Private (incl Hi-Tech) Hospitals		
X-Rays and Dexa Scan	60% up to €50	
Ultrasound	60% up to €100	
Blood tests	60% up to €150	
<b>General</b>		
Artificial limbs	60% cover	<ul style="list-style-type: none"> <li>Once per year on Consultant's report</li> </ul>
Wheelchairs	60% cover up to €750	<ul style="list-style-type: none"> <li>Payable only every 5 years</li> </ul>
Orthotics	60% cover up to €230	<ul style="list-style-type: none"> <li>Payable only every 3 years</li> </ul>

Wigs	60% cover up to €400	<ul style="list-style-type: none"> <li>Payable only once per year</li> </ul>
Fertility treatments	60% cover	<ul style="list-style-type: none"> <li>12 month waiting period applies on joining the Society.</li> <li>Up to €2200/couple where both receive/participate in treatment and both on cover</li> <li>Up to €1100 where only one is on cover or only one receives/participates in treatment</li> <li>Max €6600/couple/lifetime</li> <li>Max €3300/one person/lifetime</li> </ul>

BENEFITS	COVERAGE	DETAILS/RESTRICTIONS
<b>Treatment Outside the State</b>		
<b>Kingsbridge Northern Ireland</b>		
Semi-Private room	Full Cover	<ul style="list-style-type: none"> <li>Max 180 days in a calendar year</li> <li>We have recently partnered with Kingsbridge Hospital Northern Ireland. Our members can now avail of cover under this new partnership</li> </ul>
<b>Treatment Outside the State</b>		
In-patient hospital treatment in Northern Ireland	Covered in accordance with the best contracted hospital rate in the State.	<ul style="list-style-type: none"> <li>There may be a shortfall if NI rates are higher. Member must provide fully itemised receipts.</li> </ul>
In-patient hospital treatment for members residing/living part-time in EU	Covered in line with St Vincent's Private Hospital	<ul style="list-style-type: none"> <li>Member must inform and agree with the Society in advance</li> <li>There may be a shortfall if EU country's rates are higher</li> <li>Does not cover repatriation to Ireland following illness or injury</li> </ul>
Other non-EU countries	Not covered	
Treatment not available in Ireland	Not covered	<ul style="list-style-type: none"> <li>HSE are obliged to pay for qualifying patients under the Treatment Abroad Scheme</li> </ul>
Holidays abroad	Not covered	<ul style="list-style-type: none"> <li>Society is precluded from covering medical expenses for holidays abroad</li> </ul>

<b>Medical Expenses recoverable from a third party</b>		
<ul style="list-style-type: none"> <li>Road Traffic Accident</li> <li>Injury on Duty</li> <li>Injury at School</li> <li>Activity/club where payment includes insurance premium</li> </ul>	Not covered	<ul style="list-style-type: none"> <li>The Society does not pay benefits where a third party is liable</li> <li>However, to relieve hardship incurred in paying upfront, the Society will pay normal benefits in advance of settlement of a claim against a third party subject to member and solicitor signing a written undertaking to fully refund the Society when the case is finalised</li> </ul>

<b>Limited Summary of items not covered</b>	
<ul style="list-style-type: none"> <li>Dental implants/Examinations/Cleaning/Scaling/X-Rays</li> <li>Eye exams/spectacles/contact lenses</li> <li>Cosmetic treatments except "the correction of accidental disfigurement or significant congenital disfigurement"</li> <li>Medical screening of any kind or checkups or vaccinations for travel abroad</li> <li>Unlicensed medicines and the cost of Medical Reports</li> <li>Reversal of any contraceptive measures</li> <li>Weight reduction programs/Nutritionists/Dietician or Consultant Dietician Fees</li> <li>Alternative therapies provided by a Homeopath, Aromatherapist, Herbalist, Spinologist or Hypnotherapist</li> <li>Treatment/Maintenance not medically necessary</li> <li>Massage &amp; Holistic treatment</li> <li>Marriage counselling</li> <li>Road Traffic Accident hospital charges</li> <li>Hearing Tests</li> </ul>	



In-Patient Hospital - Exclusions		
Hospital acquired infection/ injury	Not covered	
The cost of treatment information or patient notes are not provided	Not covered	
Extra charges for private room	Not covered	





## Founded by Gardai, For Gardai

St. Paul's Garda Medical Aid Society is rooted in the spirit of service, loyalty, and community. Established to support the men and women of An Garda Síochána, we understand the unique challenges that Gardai and their families face. Unlike commercial insurers, we don't answer to shareholders – we answer to you. Our mission is to protect the protectors, providing accessible, comprehensive health coverage that meets your needs, both on and off duty.

We are a "Friendly Society". Our aim is to meet and exceed our members expectations, always putting them first, and helping them to live, longer, stronger, and healthier lives.

At St. Paul's, we believe that health coverage should be as reliable and resilient as the people it serves. That's why your subscriptions are prioritised to benefit you. We're here to give you peace of mind, offering unparalleled hospital and outpatient coverage with no hidden fees, co-payments, or limitations. From routine check-ups to life's unexpected challenges, St. Paul's is committed to your wellbeing, ensuring that you and your family have the support you need – always.

Built on trust, integrity, and a deep understanding of Garda life, St. Paul's Garda Medical Aid Society is more than just a Health Care Insurer. We are a community, a promise, and a lifeline.

When you join us, you are not just signing up for health insurance – you are joining a family that stands beside you, in sickness and in health, for life.



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