

January 2010

Global

International Private Health Insurance



Wherever you are in the world,
Global has you covered.



What is Global?

Current Irish healthcare plans do not provide cover for trips abroad longer than 6 months. Global from Vhi Healthcare is International Private Health Insurance for Irish residents who are moving, travelling or studying abroad for more than 6 months and who intend to return to live in Ireland at a future date. Global is available to both Vhi Healthcare members and non-Vhi Healthcare members. The product is designed to comprehensively cover your healthcare and travel insurance needs overseas. If you need to recoup medical costs, transfer to better facilities when medically necessary, claim for lost luggage or just need advice and practical help – wherever you are in the world, Global has you covered.

Finding the right cover for you, simply answer the following:

- 1 Where are you travelling to?
- 2 What level of cover do you need?
- 3 Do you need any optional add-ons?

1. Where are you travelling to?

Global has 3 geographical areas to choose from depending on where you are travelling to:

Area 1 **Europe only**



Area 2 **Worldwide** - excluding North America, Canada & Caribbean



Area 3 **Worldwide** - comprises all countries worldwide



2. What level of cover do you need?

There are two levels of cover to choose from:

Level 1

Level 1 cover is designed for people who require comprehensive international health and travel insurance cover and who may be travelling to one or numerous destinations. Level 1 provides cover for medical expenses up to €1,000,000 and cover for out-patient medical expenses up to €500 should you fall ill while on your travels. Your plan is designed to automatically include cover for hazardous sports and travel insurance which provides cover for cancellation/curtailment, lost luggage, flight delays and lots more for your entire trip. Level 1 also provides short-term cover for emergency medical treatment if you intend to travel outside your chosen geographic area. Level 1 members can choose Dental Insurance as an optional add-on.

Level 2

Level 2 cover is designed for business professionals or individuals that require enhanced medical cover. Level 2 offers medical expenses up to €1,500,000 including maternity benefits and cover for out-patient medical expenses up to €3,000 in Areas 1 & 2 and €5,000 in Area 3. This plan also provides short-term cover for emergency medical treatment if you intend to travel outside your chosen geographic area. Members on Level 2 can choose from our range of optional add-ons; Dental Insurance and Travel Insurance.

Summary of Cover

Maximum yearly overall medical limit

Hospital costs for in-patient and day-care treatment including emergency care room, intensive care, rehabilitation, specialists' fees, medical and ancillary services and local ambulance services

Pre-hospitalisation consultations which result in admittance to a hospital within three months

In-patient cash benefit

In-patient treatment of a mental illness, psychiatric or psychological disorder

Post-hospitalisation consultations and treatment required within three months immediately following discharge from an in-patient or day-care admission in a hospital

Nursing at home

Out-patient costs (excluding pre- and post-hospitalisation costs which are covered separately)

Out-patient costs, each person, each period of insurance, for GP or family doctor fees, specialist consultations, diagnostics (including x-rays, MRI/CAT/PET Scans), complementary medicines, pathology, physiotherapy and medical appliances.

20% co-insurance applies to all out-patient prescribed drugs, dressings and medicines.

Chronic conditions

Emergency treatment outside of the geographical area. Cover is operative for 60 days duration in any one period of insurance

Emergency dental treatment required which is received within 48 hours from the date/time of the accident/injury occurring

Cost of maternity care during childbirth including elective c-sections

Complications of pregnancy and childbirth

Maternity cash benefit

Emergency medical transfer or evacuation

Hazardous sports and activities

Travel insurance

Wellness benefits

Cancer Care Benefit

Please note the terms and conditions of this policy are different from your Irish hospital plan. A complete list of your cover details will be sent to you when you join or can be viewed beforehand at www.vhi.ie

Level 1	Level 2
€1,000,000	€1,500,000
Full cover	Full cover
Full cover	Full cover
€50 per night	€75 per night
No cover	Full cover - 30 nights
€2,000	€3,000
€1,000	€1,500
€500 Excess €45	€3,000 (increased to €5,000 for Area 3) Excess €75
€10,000 each chronic condition for acute episodes only	€10,000 each chronic condition for acute episodes, routine management & palliative treatment
Full cover	Full cover
€800	€800
No cover	€3,000
Full cover	Full cover
No cover	€380
Full cover	Full cover
Automatically included	Automatically included
Automatically included	Optional purchase
No cover	Up to €400
€100,000 all areas.	€100,000 Area 1 €250,000 Area 2 €350,000 Area 3

3. Do you need any optional add-ons?

In addition to your Global cover members can choose from the following range of optional add-ons:

- > Travel Insurance - €60 per person
- > Dental Insurance - €215 per person

Please note that Level 1 members have Travel Insurance Benefits automatically included on their plan.

Travel Insurance Benefits - Summary of Cover

Personal liability	€2,000,000
Legal	€25,000
Personal accident	€40,000
Cancellation/curtailment	€10,000
Personal luggage	€1,500
Missed departures	€500
Money	€500
Lost passport	€400
Travel delay	€200
Access to an Emergency Medical Helpline 24 hours a day, 365 days a year.	

Dental Insurance Benefits - Summary of Cover

Preventative treatments, including one annual check-up and one hygienist visit, including de-scaling and polishing	Full cover
Routine treatments, including x-rays, moulds, fillings, extractions. Treatment for relief of an infection, including prescribed antibiotics and temporary fillings	50% reimbursement up to €300
Major restorative dental treatments, including new porcelain crowns, bridges and root canal treatments	50% reimbursement up to €500

Note: Premiums for Travel Insurance and Dental Insurance must be paid at the time of purchase or renewal of your Global policy.

Terms and conditions apply. A complete list of your cover details will be sent to you when you join or can be viewed beforehand at www.vhi.ie





More reasons why you should choose Global...

- Smooth transfer to Global from current healthcare plan.
- Access to all Medical Facilities Worldwide.
- Direct payment to Hospitals for in-patient treatment with prior approval.
- Flexibility to return home for major medical treatment with prior approval.
- Cover while home in Ireland for temporary visits up to 60 days.
- Pre-existing illnesses restriction can be reduced by the number of continuous years that you hold an Irish private healthcare plan.
- Students aged 19-24 in full-time education abroad are charged at the under 19 years rate of premium.
- Newborn children are covered FREE until next renewal date.
- Access to a free information service that offers helpful advice on everything from inoculations, visa and entry permits, replacement of lost prescriptions for drugs, lost passport, tickets and credit cards.

Access at all times

Each Global member receives a personal Global Membership Card which includes helpline contact numbers providing access to healthcare information, advice and assistance, 24 hours a day, 365 days a year – anywhere in the world.

Important to know

Already have private health insurance cover in Ireland?

If you already have health insurance cover in Ireland you can transfer to Global easily with the following special arrangements:

- 1 28-day no-payment period from date of registration does not apply.
- 2 Pre-existing illnesses restriction can be reduced by the number of continuous years that you hold an Irish private healthcare plan.
- 3 The upper age limit of members transferring from private health insurance cover in Ireland is 74 years.
- 4 Any known or planned in-patient treatment during the 1st four months of your trip abroad is not covered.
- 5 Minimum premium period of 6 months applies.

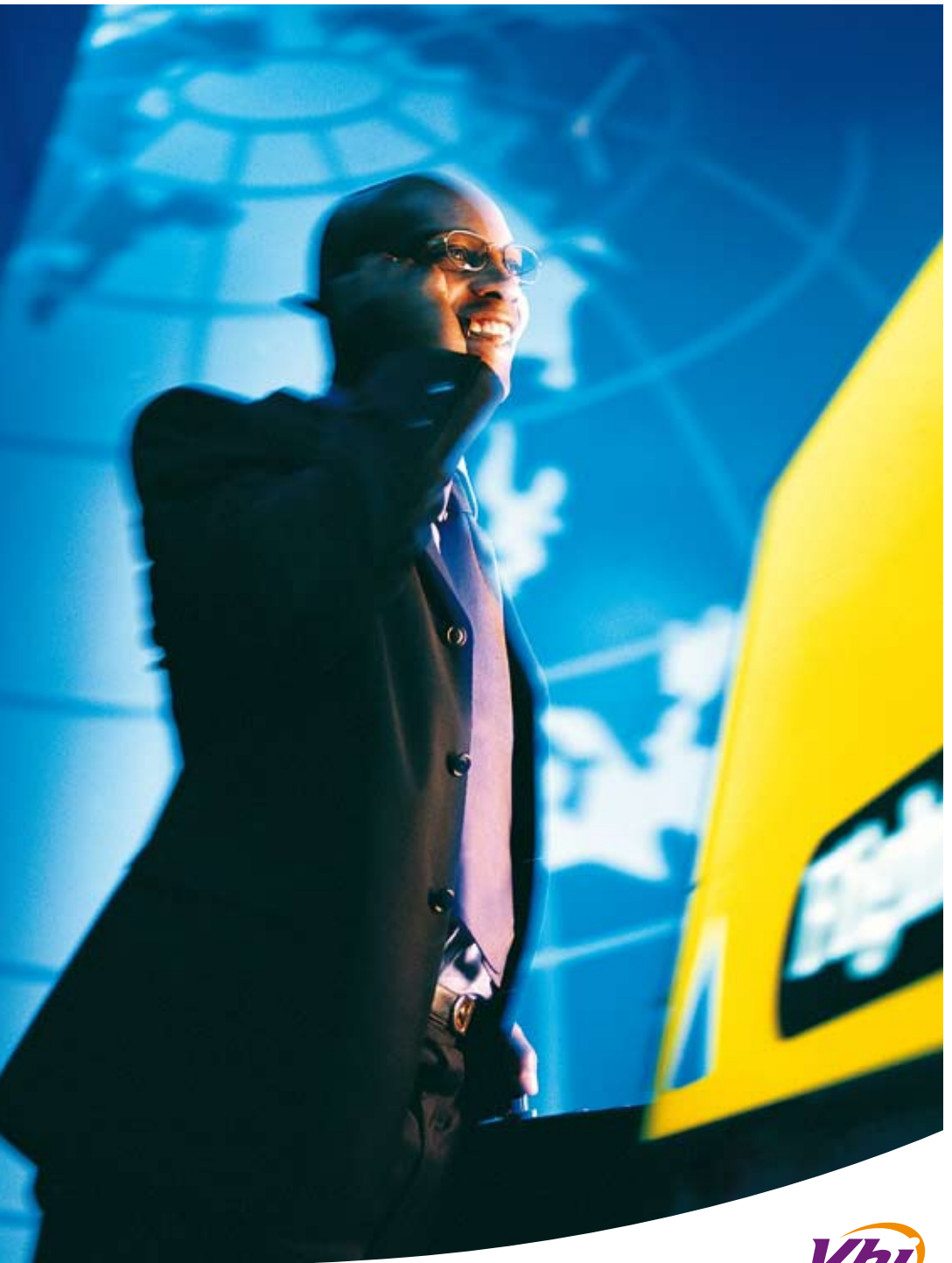
New Members

- 1 Subject to a 28-day no-payment period from date of registration.
- 2 Required to complete a Supplementary Health Declaration Form.
- 3 The upper age limit of new members joining Global is 64 years.
- 4 Any known or planned in-patient treatment during the 1st four months of your trip abroad is not covered.
- 5 Minimum premium period of 6 months applies.
- 6 Subject to waiting period restrictions for all pre-existing illnesses as follows:

Under 55	5 years
55-59	7 years
60+	10 years

When you return to Ireland after your travels:

Simply contact us on your return and we will arrange to transfer your Global policy to one of our Irish healthcare plans. No additional forms need to be completed.



Joining is Easy, Simply...

Phone us on **CallSave 1850 211 558**. Telephone lines are open from 8am to 6pm Monday to Friday and 9am to 3pm on Saturdays.

Log onto **www.vhi.ie** and complete our online application form.

Alternatively, simply complete the application form, send it in an envelope marked FREEPOST to the following address:

Global Sales Team,
Vhi Healthcare,
IDA Business Park,
Purcellsinch,
Dublin Road,
Kilkenny.

Direct Debit Value

To ensure continuity of cover, payment for Global membership can be made annually or monthly by Direct Debit through an Irish bank or building society account. Payment can also be made by Visa, Access or MasterCard credit cards.



➤ Application form

Application form

Where did you hear of Global from Vhi Healthcare? (Please tick)

- Vhi Mailing Website Advertisement
 Employer Word of Mouth

Section 1 Policyholder Details

Title: _____ First Name: _____

Surname: _____ Date of Birth: _____

Sex: Male Female

Occupation: _____

Nationality: _____

Home Address: _____

Mailing Address Abroad: _____

Telephone/Home: _____

Telephone/Abroad: _____

E-mail: _____

Is the policyholder to be insured on Global?

Yes No

Are you or your dependants currently insured with Vhi Healthcare?

Yes No

If you or your dependants are insured with another provider please state which provider: _____

Please quote relevant membership number: _____

Section 2 Travel Details

Reason for travelling: _____

Name of country where you will be based: _____

Name of nearest city/town: _____

Expected length of time abroad: _____

Date of departure: _____

**Please note your departure date is the start date of your policy
Your benefits are applicable from this date.**

Section 3 Cover Requirement Details

(Tick Relevant Circles)

Global cover required:

- Europe
 Worldwide (excluding N. America, Canada and the Caribbean)
 Worldwide

Level of cover required:

- Level 1
 Level 2

Optional Add-Ons:

- Travel Insurance Benefits €60 per person (Level 1 members already have Travel Insurance Benefits included in their plan).
 Dental Insurance €215 per person.

Dependants*

NAME	RELATIONSHIP TO POLICYHOLDER	DATE OF BIRTH	STUDENT**

* Where dependants require different cover to the policyholder, please supply details in covering letter.

** Where 'Yes' evidence of full-time student status must accompany this form i.e. letter from university.

Section 4 Only Corporate Members need complete this section

Is your company funding your Global premium?

Yes No Partially

Company Name & Address: _____

Vhi Healthcare may wish to send you information, which we believe may be of interest to you. If you do not wish to receive this information, please tick the appropriate box(es) below:

- I do not wish to receive details of Vhi Healthcare products and services
 I do not wish to receive details of non-Vhi Healthcare products and services

Data Protection Notice

Information obtained by Vhi Healthcare and Europ Assistance Ltd. becomes part of the data we hold for the purpose of administering healthcare insurance. In accordance with the Data Protection Acts 1988 and 2003 details of our use of personal data appear in the public register held by the Data Protection Commissioner.

Vhi Healthcare and Europ Assistance Ltd. may disclose information on a strictly confidential basis for the purpose of research, statistics or suspected fraud as follows:

- Anonymised medical information to those involved with your treatment or care.
- Anonymised non-medical information to others for the purpose of efficient administration (for example: audit, systems development and administration).
- Other insurance companies and/or the relevant authorities (for example An Garda Síochána).

If you have any queries about your data, please write to the Data Manager, Vhi Healthcare, IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.

To be signed by the applicant

I agree to be bound by the Rules of Global*. I agree to have the subscription deducted from my salary/pension where such arrangements apply.

I assign to Vhi Healthcare the right to access and share my medical information (and that of my insured dependants) with any agents and healthcare providers Vhi Healthcare contracts with to provide cover in cases where treatment necessitates. Please note that if we do not hear from you prior to renewal, your membership will be automatically renewed.

I declare that to the best of my knowledge and belief the information provided is true and complete and the applicant has not concealed anything material from the insurers.

X Signature: _____ Date: _____

*Will be sent on registration or may be had, in advance, on request.

For office use only

S.P.I.N. _____

Membership No.: _____

Date: _____ Comp. by: _____

Direct debit mandate

Glbsales5
SV

Name: _____

Address: _____

Home Telephone No.: _____

Work Telephone No.: _____

E-mail Address: _____

Method of payment MONTHLY ANNUALLY

Account Holder's Name: _____

Bank/Building Society account details

To the Manager _____ Bank/Building Society

Branch (Full Postal Address): _____

Branch Code

Bank/Building Society Account No.

Credit Card details

Credit Card No.

Security Pin Expiry Date

Your security pin no. is the last three digits located at the back of your credit card.

Your Instruction to your Bank, and your Signature

- I instruct you to pay Direct Debits from my account at the request of Vhi Healthcare.
- I confirm that the amounts to be debited are variable and may be debited on various dates.
- I shall duly notify the Bank in writing if I wish to cancel this instruction. I shall also so notify Vhi Healthcare of such cancellation.

The Direct Debit Guarantee:

- This is a guarantee provided by your own Bank as a member of the Direct Debit Scheme, in which all Banks and Originators of Direct Debits participate
- If you authorise payment by Direct Debit, then:
 - Your Direct Debit Originator will notify you in advance of the amounts to be debited to your account
 - Your Bank will accept and pay such debits, provided that your account has sufficient available funds
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed a prompt refund by your Bank of the amount so charged
- You can cancel the Direct Debit in good time by writing to your Bank

X Signature(s): _____

Date: _____

Banks/Building Societies may decline to accept instructions to charge direct debits to certain types of accounts other than current accounts.

For office use only

Comp. by: _____ Comp. dt: _____

Policy No.: _____

Originator code: 300001



Voluntary Health Insurance Board

An Bord Árachais Sláinte Shaorálaigh

- **Postal Address:** IDA Business Park, Purcellsinch,
Dublin Road, Kilkenny.
- **Telephone Number:** CallSave 1850 211 558
Lines open: 8am – 6pm Monday – Friday
9am – 3pm Saturday
- **Website:** www.vhi.ie
E-mail: globalsales@vhi.ie



Dublin	Vhi House, Lower Abbey Street, Dublin 1. Fax (01) 799 4091
Cork	Vhi House, 70 South Mall, Cork. Fax (021) 427 7901
Dun Laoghaire	35/36 Lower George's Street, Dun Laoghaire, Co. Dublin. Fax (01) 619 7456
Galway	Vhi House, 10 Eyre Square, Galway. Fax (091) 564 307
Kilkenny	IDA Business Park, Purcellsinch, Dublin Road, Kilkenny. Fax (056) 776 1741
Limerick	Gardner House, Charlotte Quay, Limerick. Fax (061) 310 361

Vhi Healthcare is an agent of Europ Assistance Holding Irish Branch for non-life business.

This brochure is issued as a guide only and does not form part of a contract.
The Voluntary Health Insurance Board (trading as, Vhi Healthcare) is a Multi-Agency
Intermediary regulated by the Financial Regulator.