

Vhi International

Worldwide health insurance,
world class care 



When you need us, we're there





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world class care

If a brighter future means moving abroad, the quality and cost of healthcare can be a big worry. Make sure you're always protected with comprehensive health cover from Vhi International.

With Vhi International you get comprehensive, international healthcare specifically designed for Irish residents working or studying abroad for 6 months or more.

So, if you get sick and need treatment or simply need medical advice, you can rest assured with Vhi International.

You don't need to be a current Vhi customer to buy this plan

If you already have private health insurance in Ireland you can transfer to Vhi International, even if you are with another health insurer in Ireland.

Peace of mind with no break in benefits when you come home

We will recognise the waiting periods you've already served on your health insurance policy in Ireland against the waiting periods for Vhi International plans. The other good news for Vhi customers is that you won't have to serve any new waiting periods if you return to your previous Vhi hospital plan after your travels.

To get the right cover, simply select your destination area and then the level of cover you need.

Step 1 Your destination

Vhi International has 3 geographic areas to choose from based on your destination

AREA 1
EUROPE
only

AREA 2
WORLDWIDE
excluding USA & Caribbean

AREA 3
WORLDWIDE
all countries

Step 2 Your level of cover

Level 1 is the most popular cover

Vhi International Level 1 key benefits

Level 1 provides comprehensive international health and travel insurance benefits including:

- Cover for medical expenses up to €3,000,000
- Cover for emergency and planned treatment
- Cover for repatriation if medically necessary
- Access to our medical helpline 24 hours a day, 7 days a week
- Flexibility to return home to Ireland for major medical treatment with prior approval
- Travel insurance benefits including trip cancellations, lost luggage, flight delays and more
- Short-term cover for emergency medical treatment outside of your chosen geographic area
- Cover for out-patient medical treatment

Level 1 – Summary of cover

Maximum yearly overall medical limit

€3,000,000

Emergency & Hospital cover

Local ambulance service for transport to the nearest appropriate hospital	Full cover
Emergency department care	Full cover
Emergency medical transfer, evacuation & repatriation	Full cover
Emergency medical treatment outside your chosen geographic region (To a max of 60 days per period of insurance)	Full cover
Emergency Dental treatment	€800
Hospitalisation costs for in-patient or day-care admissions (No cover for in-patient treatment for mental illness, psychiatric or psychological disorder)	Full cover
In-patient cash benefit	€50 per night

Out-patient cover

Post-hospitalisation costs	€2,000
Minor surgical procedures requiring local anaesthesia undertaken in a GP or Specialist's consulting room	Full cover
Out-patient costs including complementary medicine, GP or family doctor fees, specialist consultations, diagnostics including X-rays, MRI/CT/PET scans, pathology, physiotherapy. Note: A 20% co-insurance applies for all out-patient prescribed drugs, dressings, medicines and to out-patient psychiatric visits	€500 all areas Excess €45 per medical condition

Additional benefits

Defined hazardous sports and activities	Automatically included
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Maternity benefits

10 month waiting period applies

Cost of routine maternity care during pregnancy and childbirth including elective C-sections	No cover
Maternity cash benefit	No cover
Complications of pregnancy and childbirth	Full cover

Travel Insurance benefits

Subject to certain criteria and restrictions outlined in the Rules – Terms & Conditions.

Personal liability cover	€2,000,000
Legal	Up to €25,000
Personal accident	Up to €40,000
Cancellation/curtailment	Up to €10,000
Personal luggage	Up to €1,500
Missed departures	Up to €500
Money & passport	€500

Need additional cover?

If you need more cover for out-patient treatments and maternity cover, ask us about our **Level 2 cover**, call (01) 650 2697.

In addition to your Vhi International cover, you can also select to top up your cover with extra benefits for Dental treatment.

Dental insurance add-on – Summary of cover

Preventative treatment including: 1 annual check-up and 1 hygienist visit, including scale and polish	Full cover
Routine treatment including: X-rays, moulds, fillings, extractions (<i>excluding wisdom teeth</i>), treatment for relief of infection including prescribed antibiotics and temporary fillings	50% refund up to €300
Major restorative dental treatment including: New porcelain crowns, bridges and root canal treatments	50% refund up to €500

The dental insurance add-on can only be purchased from the start date of your Vhi International plan or your renewal date.

Note: Vhi International can be bought without add-ons. Add-ons to Vhi International are optional and can be purchased for an additional premium.



Frequently Asked Questions



How long does Vhi International cover me for?

Cover is provided for a minimum of 6 months.

Is there a minimum period of cover I have to buy?

A minimum payment period of 6 months applies.

Are there any waiting periods for treatment?

Any known or planned in-patient treatment during the first 4 months of your stay abroad is not covered. For maternity benefits, a 10 month waiting period applies. If you have already served this maternity waiting period on your private health insurance plan, you will not have to serve it again.

Are there waiting periods for pre-existing conditions?

1. For **current** private medical insurance customers, waiting periods for pre-existing conditions (5 years) are offset against the time already served on your current private medical insurance plan.
2. For **new** customers taking out private medical insurance for the first time a waiting period of 5 years applies for pre-existing conditions.

Are there age limits to join Vhi International?

The following age limits apply:

1. For current private medical insurance customers moving to Vhi International, the limit is 74 years of age.
2. For new customers joining Vhi International the limit is 64 years of age.

How do I access the medical helpline?

Vhi International customers receive a membership card with the contact numbers for our helpline. Our helpline is available 24 hours a day, 365 days a year and provides advice and information no matter where you are in the world.

How do I arrange cover when I return to Ireland after my stay abroad?

Simply contact us on (056) 444 4444 when you return and we will arrange to transfer you from Vhi International to one of our Vhi Healthcare plans in Ireland.



Vhi International

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Joining is easy!

To get a quote visit **vhi.ie/international**

or

call us on **(01) 650 2697**

This brochure is issued as a guide only and does not form part of a contract. This brochure should be read in conjunction with your Table of Benefits and the Rules – Terms and Conditions.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Services Limited for Vhi International Health Insurance, which is underwritten by Astrenska Insurance Limited.

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