


# **Vhi** *International*

Worldwide health insurance,  
world class care for your employees 



# Vhi International protecting your business

Introducing Vhi International, from Ireland's leading health insurer Vhi Healthcare. We've combined over 50 years' experience in the Irish health insurance market with the needs of businesses sending employees abroad to work, to create Vhi International.

Ensuring your employees have cover for quality medical care and financial protection from the high medical costs in other countries is essential. Vhi International provides comprehensive healthcare cover through our International network of healthcare providers, supported by our 24 hour medical assistance line.

Your employees get rapid access to quality healthcare, we cover the treatment costs and you avoid unexpected costs and disruption to your business.

## Vhi International is available to everyone

Once your employees already have private health insurance in Ireland, even if it's with another health insurer, they can still transfer to Vhi International and we will recognise any waiting periods already served on their health insurance policy against the waiting periods for Vhi International plans.

## Continuous cover at home and abroad

When employees return home to Ireland after working abroad, they won't have to incur any new waiting periods when they transfer back to a Vhi Healthcare hospital plan.

## What our clients say about us

### Laura Grehan, HR Manager PM Group

*"Having great medical cover for our staff is just as important when they're working abroad. We were very aware that the medical costs in other countries can be extremely high, so we wanted to protect against these costs.*

*For us, Vhi International was the obvious choice. We get peace of mind and our staff get great cover, fast access to hospitals and if they need to come home for treatment, that's covered too.*

*With Vhi International, our staff have continuous cover when they return home to Ireland and this is easily arranged with Vhi Healthcare."*



## 24/7 Worldwide support

Our medical helpline provides advice and assistance 24 hours a day, 365 days a year, no matter where in the world your employees are based. It gives immediate access to qualified healthcare professionals and a 24 hour claims service. Our trained personal advisors will confirm if necessary treatment is covered and pre-authorise this. We make it easy with direct payment to hospitals for in-patient medical treatment via our network of healthcare providers.

If the treatment needed is not available where your employees are located, we'll arrange emergency evacuation by air ambulance to another country or region for the treatment needed. If they need to return to Ireland for treatment, we'll arrange that too.

### Examples

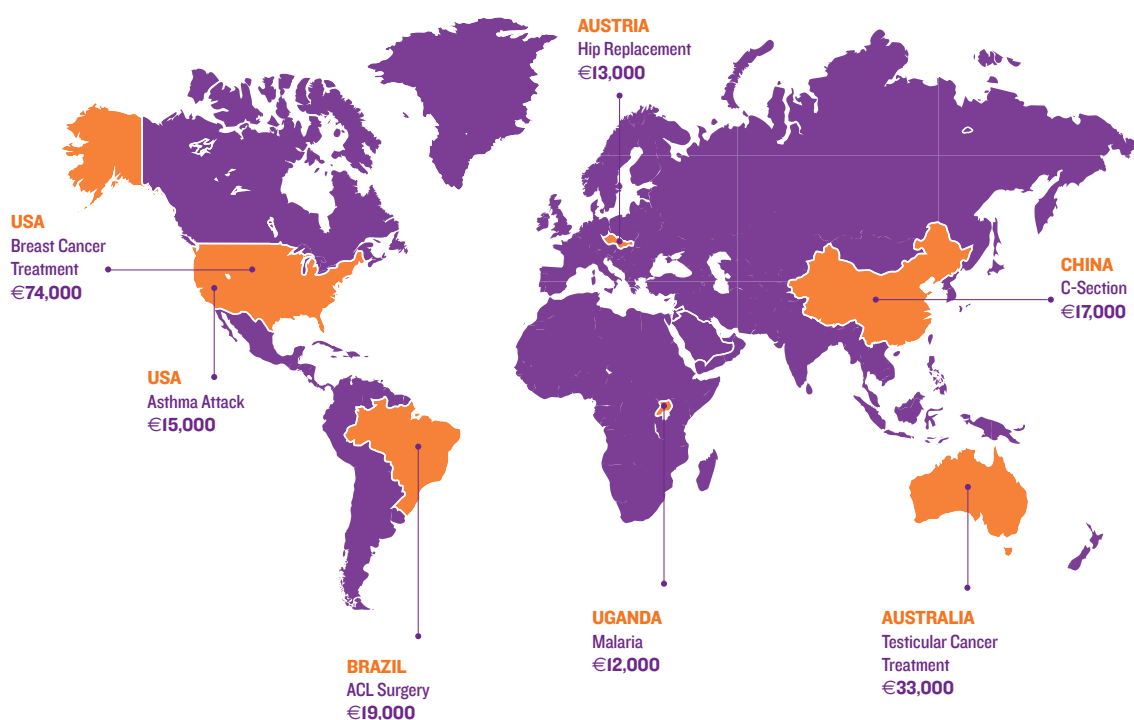
Claims paid by Vhi International in the last year for evacuation and repatriation:

- More than €39,000 for the repatriation of a baby from Kuwait to Ireland via air ambulance and with an accompanying medical team
- More than €13,000 for the emergency evacuation of a member from Uganda to Kenya for treatment

ARIA ASSISTANCE CLAIMS (2014)

### Treatment costs in other countries

Medical treatment costs in other countries can vary significantly from those in Ireland. Below are some of the medical costs which Vhi International has paid on behalf of members who needed treatment whilst abroad.



COLLINSON INSURANCE ASSISTANCE CLAIMS (2014)

To get the right cover for your employees, simply select the destination area and then the level of cover

## STEP **1** DESTINATION

Vhi International has 3 geographic areas to choose from depending on where your employees will be based.



## STEP **2** LEVEL OF COVER

Vhi International has 3 levels of cover to choose from

### Level 1

This is our standard plan. It provides comprehensive international health and travel insurance benefits

#### Key benefits include:

- Cover for medical expenses up to €3,000,000
- Cover for out-patient medical expenses up to €500
- Travel insurance for cancellation/curtailment, lost luggage, flight delay and defined hazardous sports

## Level 2

Provides richer benefits with enhanced medical cover

### Key benefits include:

- Cover for medical expenses up to €5,000,000
- Cover for out-patient medical expenses up to €5,000
- Maternity grant-in-aid of up to €5,000
- Features an optical benefit for eye tests, contact lenses or glasses
- Cover for defined hazardous sports

## Level 3

This is our premium plan. It provides excellent benefits and top of the range international medical cover

### Key benefits include:

- Cover for medical expenses up to €5,000,000
- Cover for out-patient medical expenses up to €6,500
- Maternity grant-in-aid of up to €7,500
- Compassionate travel benefits
- Dental cover
- Cover for defined hazardous sports

## All Vhi International Plans include:

- Out of area cover for up to 60 days
- Choice to return home for medical treatment with prior approval
- Temporary visits home of up to 60 days
- Repatriation when medically necessary
- Repatriation of mortal remains
- Seamless transfer with no break in cover to a Vhi Healthcare plan on return to Ireland permanently



## Need additional cover?

In addition to the great benefits on Vhi International, you can also choose to top-up with one of our great add-ons.

**Ask us about:**

**Travel insurance** (included as standard on Level 1)

**Dental insurance** (included as standard on Level 3)

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


### Vhi International – working for you

- Covers the unforeseen high medical costs for you and your business
- Ensures your employees receive the best care and get rapid access to quality medical facilities
- Provides 24 hour reassurance through our medical assistance line
- Makes claiming easy with direct payment to hospitals and doctors for in-patient medical treatment
- Provides emergency evacuation to another country, if the treatment needed is not available where your employees are based
- Covers your employees to return home for treatment if needed
- Avoids delays for treatment, language barriers and minimises disruption to your business

Ask about our special corporate rates



# *International*

Worldwide health insurance,  
world class care for your employees 

**Call 1890 866 822**

Mon to Fri, 8am - 6pm

Sat, 9am - 3pm

email: [internationalsales@vhi.ie](mailto:internationalsales@vhi.ie)

or visit **[vhi.ie/international](https://vhi.ie/international)**

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 Limited 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. This policy is underwritten by Astrenska Insurance Limited.