



International healthcare plans for you and your family

**International health insurance,
travel insurance and domestic
health insurance.**

How are they different?

So you're moving abroad for a few months or years and you're not sure what your options are when it comes to health insurance. Here we'll take a look at the difference between these types of cover.

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DO I NEED INTERNATIONAL HEALTH INSURANCE OR TRAVEL INSURANCE?

Well, the types of things which are covered are quite different, and the timescales for how long you're covered are also different. Here's a summary of what each does.



International health insurance

Think of it as year round, multi-country health cover for you and your family.



Travel insurance

Covers you for cancelled or delayed holidays or flights, lost items such as luggage, personal belongings and passports, with a limited element of medical treatment.

People who:

- are living abroad for a few months or years due to work, study or lifestyle.
- are based in their home country, but spend long periods of time abroad each year due to their work or lifestyle.
- are based in their home country, but want to be able to get medical treatment abroad because they believe the quality of medical care may be better than what's available locally.

Day to day visits to the doctor or dentist for you or your family. Health checks to identify potential problems before they become problems. Planned treatment such as going into hospital to have a baby, or have kidney dialysis. As well as unplanned treatment such as surgery following an accident or having a stroke.

Premium per person can be anything from €200 to €4,000 per month. It depends on the age and health status of the people on the policy, the level of cover and region of cover selected.

Often. Most people claim on their health insurance two or more times a year. Just think about trips to your doctor and dental check-ups, let alone anything else.

WHO
uses it?

People who are going on holidays or short trips, for a week or a few weeks.

WHAT
is covered?

Lost luggage/travel documents, cancelled or delayed trips and unexpected medical treatment while you're on holiday or travelling e.g. you break your leg on a skiing trip. That medical cover is for medical emergencies during the trip. It won't cover the other medical costs you might have during the rest of the year, such as trips to the doctor or going into hospital to have a baby.

Give me a rough idea of what it COSTS

You can take cover out for single trips, or choose multiple-trip cover if you're planning to travel or go on holiday a few times during the year. A single trip premium for a person in their twenties, in good health, travelling to Europe would be around €24-34 per trip. Multi-trip for the same person travelling within Europe would be around €36-60 for the year. It depends on how many people are on the policy, their age, the level of cover selected, where they plan to travel and for how long.


USAGE

Occasional. Cover for cancelled trips or lost luggage is great to have but it isn't something you'd expect to claim on multiple times a year.

So if you're going on holiday or travelling on a short term basis, have a think about travel insurance. If you're going to be living abroad for a few months or years, have a think about international health insurance. Depending on your circumstances, you might have both types of cover in place at some points in time.

WHY PEOPLE CHOOSE INTERNATIONAL HEALTH INSURANCE

The main reasons people choose international health insurance are because:

 <p>IT GIVES MULTI-COUNTRY COVER</p>	 <p>THEY WANT A HIGHER LEVEL OF COVER</p>	 <p>THEY AVOID LANGUAGE BARRIERS</p>	 <p>THEY CAN'T GET DOMESTIC/STATE COVER</p>	 <p>THEY PLAN TO KEEP MOVING</p>
<p>People don't stay in one country all the time. So one of the main benefits of an international healthcare plan is that they can use policy in different countries.</p> <p>Our customers generally choose 'worldwide excluding the USA' or 'worldwide' as a region of cover. So if a person pays a visit back home and then travels to another country, they can use their cover in both places if it's within their region of cover.</p>	<p>An international healthcare plan generally offers a higher level of cover than a domestic plan. One example of this is that a good international plan will provide cover for evacuation and repatriation.</p> <p>If the necessary treatment isn't available locally, the person has the option to be taken back to their home country (repatriation) or to a medical centre in another country (evacuation) for treatment.</p>	<p>If a person chooses a domestic healthcare plan in the country they're moving to, the policy documents and helpline will generally be in the local language, which they may not speak.</p> <p>An international health insurer offers multi-language options and support when it comes to policy documents, helpline and dealing with hospitals.</p>	<p>In some cases, if the person isn't a permanent resident or native of the country they're moving to, local regulations may mean that they're not eligible to apply for cover on a domestic health plan or get state-provided cover.</p>	<p>International health insurance works well for people who plan, over time, to live in different countries within their region of cover.</p> <p>They can access care, using the same international health plan in each country.</p>

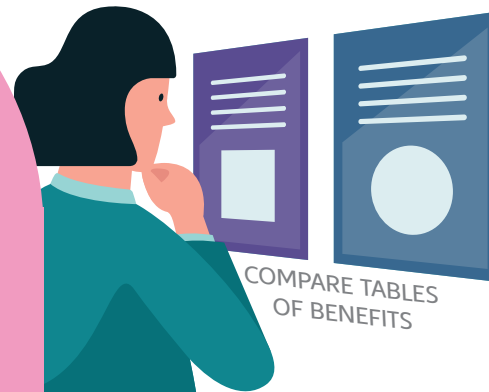
The European Health Insurance Card (EHIC) gives access to medically necessary, state-provided healthcare during a temporary stay in any of the 28 EU countries, Iceland, Liechtenstein, Norway and Switzerland. These free cards are issued by your national health insurer. Just keep in mind that the EHIC doesn't cover private healthcare treatment or medical repatriation and it doesn't always guarantee free state-provided care. It also doesn't cover you for state provided treatment if you're travelling to another EU country specifically to receive treatment.

Outside of regional agreements like the EHIC, domestic health insurance policies tend to be designed for use in that particular country only. It may include an element of emergency medical treatment abroad, similar to a travel insurance policy. But that won't generally cover you for day to day, planned and unplanned medical treatment during the rest of the year, if you're going to be living in another country.



Will my domestic health insurance cover me abroad?

What if I choose a domestic health insurance policy in the country I'm moving to?



That is certainly an option. Generally it will be cheaper than an international health insurance policy. Just keep in mind that there are reasons why it's cheaper. The level of cover is usually less than you'll get on an international healthcare plan, so make sure you understand what you're getting and whether you're comfortable with it.

Compare the level of cover of the domestic plan with an international plan. Almost all health insurance plans (domestic and international) have a Table of Benefits and that's one of the easiest ways to get a summary of what's covered. Check out the list of benefits, the maximum amounts the insurer will pay, whether there are limits on how much they'll pay for certain treatments, how much the deductibles are etc. Also, in general, domestic health insurance will only cover you in that country. It's not the multi-country cover that you get with international health insurance.

Be aware that in some cases, if you're not a permanent resident or citizen of the country you're moving to, local health regulations may mean that you're not eligible to apply for cover on a domestic plan or to get state-provided cover.



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