



**Vhi International  
+ Mercury**





**As Ireland's No. 1 health insurer, Vhi Healthcare delivers some of the most progressive and innovative healthcare solutions to customers like you working abroad.**

This handy booklet is your guide to navigating the great benefits and services available to you through Vhi International.

[Click here to get started](#) >

# Home

 [Why Vhi >](#)

 [How to use your policy >](#)

 [How to make a claim >](#)

 [Cover outside of your country of residence >](#)

 [Key Vhi International Services >](#)

 [Vhi International Concierge Line >](#)

 [Terms and Conditions >](#)

# Why Vhi

Vhi International cover extends to all hospitals and medical facilities worldwide meaning you receive the care you need as quickly as possible.

We have over 60 years' experience in the health insurance market and we understand the needs of Irish employees working abroad. Our partners, Collinson, have over 50 years of assistance experience. Together, we created Vhi International, evolving it over time to suit our clients' needs. Since it began in 1999 we have successfully case managed thousands of claims globally.

## Benefits at a glance



Access to the best treatment and services available wherever you are.



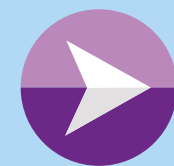
Emergency evacuation to another country if the treatment you need is not available where you are based.



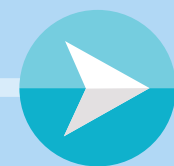
In the event of medical evacuations we provide on the ground support including agreed rates with hospitals, air ambulances and taxis, ground transfers, travel agent facilities, expertise in remote areas, liaisons with patients and facilities, and multilingual agents.

# How to use your policy

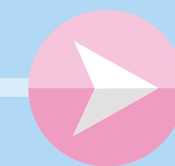
## Planned Hospital Treatment



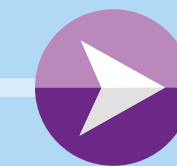
You need to have in-patient or day-care treatment



Call us at least 14 days before or as soon as you find out about your hospital treatment

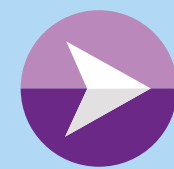


Use your dedicated Mercury Concierge Line

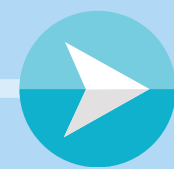


We can advise on and arrange your treatment for you

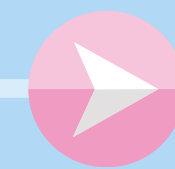
## Emergency Admissions



You are admitted to hospital in the event of an emergency



You or someone acting on your behalf should call your Concierge Line within 48 hours of admission



We can then provide a payment guarantee to your hospital for eligible costs

## Will waiting periods affect your cover?

You are covered for all necessary treatments as outlined in your table of benefits. Pre-existing conditions and maternity claims are covered straight away with no waiting periods.

# How to make a claim

## Direct Payment for Hospitals

If you have a medical emergency or a pre-planned treatment and must be admitted to hospital, your dedicated Case Manager will support you through the process from the time you call us to inform us of your treatment.

Once you have been discharged from hospital, in most cases we arrange to pay the provider directly, which means you can concentrate on getting better. If you are contacted in relation to a payment for your treatment by the provider, please contact us immediately.

## Out-Patient Expenses

Call us on your Concierge Line if you are unclear as to whether you are covered for your upcoming treatment or simply want to understand what your policy covers you for.

If you require treatment that costs over €650, please contact us and, where possible, we can arrange to place a guarantee of payment with the facility to cover these costs directly.

For all other claims, follow our online claiming process by visiting [vhi.ie/claims](http://vhi.ie/claims) and clicking 'Vhi International'.

## Online Claiming

Our online claiming system allows you to submit your medical expenses in a convenient and fast way. You can complete the form, upload photos of your receipts and submit the claim online in just a few minutes. The claim will then be paid directly into your designated bank account.



# Cover when visiting your home country or travelling outside of your country of residence

## Home Country

Using your policy is exactly the same when you are at home. You can also choose to return to your home country for medical treatment once it has been arranged through us. If it's considered major surgery and a hospital stay of 3 nights or more is necessary, we may be able to contribute up to €320 towards travel costs.

## Ireland

For temporary visits to Ireland employees can return for 179 days per insurance period.

## Repatriation

You can choose to be repatriated to your home country by economy class transport if:

- You have spent 7 consecutive nights in hospital abroad
- You have received a terminal diagnosis of an eligible medical condition

Repatriation needs to be preapproved and be medically necessary, transport arrangements must be organised by us, so please contact us to make arrangements.

## Elsewhere

If you travel outside of the geographic area outlined in your policy, you have emergency medical treatment cover for up to 60 days (either continuous or combined travel per period of insurance).



# Key Vhi International Services

## 24/7 Phone Support

You have access to our multi-lingual medical helpline which provides advice and assistance 24 hours a day, 365 days a year.

## Transfer and Evacuation

Emergency medical transfers and evacuations are arranged, when medically necessary, if the treatment is not available where you are located.

## Maternity Cover

If you are expecting a baby, you have the option to have your baby in your country of residence or at home. Call us as soon as you find out about your pregnancy.

## Emergency and Elective Medical Cover

Comprehensive cover for emergency and elective medical treatments abroad.

## Direct Payment for Hospitals

Once you have been discharged from hospital, we arrange to pay the provider directly, which means you can concentrate on getting better. If you are contacted in relation to a payment for your treatment by the provider, please contact us immediately.

**Call your dedicated Vhi International Concierge Line on +353 46 907 7362**



# Key Vhi International Services

## Continuity of Cover

Employees who return to Ireland after working abroad, you won't have to incur any new waiting periods if you transfer back to a Vhi Healthcare hospital plan.

**Call +353 56 444 4444**

## Extensive Outpatient Benefits

All our plans include cover for outpatient benefits such as GPs, consultants and physiotherapists.

**Visit [vhi.ie/claims](https://vhi.ie/claims) >**

## Vhi NurseLine 24/7

A 24 hour, 365 days a year telephone and online support service for you if you are worried about any medical condition and need to talk to someone.

**Call +353 46 907 7375**

## Flight Delay Lounge Access

You can enjoy complimentary access to over 1,000 airport lounges if your flight is delayed by one or more hours from your departure time.

Enjoy free WiFi and refreshments while you relax in the quiet and comfortable surroundings of the lounge.

**Register** your flight(s) and passengers at [vhi.loungeaccess.ie](https://vhi.loungeaccess.ie) at least 2 hours before the departure time

# Vhi International Concierge Line

As an employee of Mercury, you have direct access to a dedicated Vhi International Concierge Line. This should always be your first call. We can answer your questions and advise you on what to do if you have a planned or emergency hospital treatment.

Once you call to let us know of any hospital treatment, you will be assigned a Case Manager who will support you through the process and liaise with medical practitioners on your behalf.

The Vhi International Concierge Line is accessible 24 hours a day, 7 days a week, 365 days a year.

Please keep your Concierge Card with you at all times.

**Call your dedicated Vhi International Concierge Line first on +353 46 907 7362**



## Terms and Conditions

Please note that this document is issued as a guide only and does not form part of a contract. Full details of cover are included in the Rules of Membership and Table of Benefits which you will receive on joining or renewing. Alternatively, you may request a copy of the rules at any time. All benefits are applicable as of scheme renewal date.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC and to Collinson Insurance Europe Limited (CIEL) for Vhi International Health Insurance which is underwritten by CIEL.