



**Vhi International  
+ Mercury**  
FAQ 2022



# FAQ

## 1 What is Vhi International for Mercury?

Vhi International for Mercury is a bespoke private health insurance plan available for you and your family\* when you're working abroad.

\*This is defined as a spouse or registered civil partner and/or children.

## 2 How do I sign up for Vhi International?

Log on to your Mercury Portal and select **'Join'** which will bring you to the Vhi joining page. Here you will select the start date of your new policy, continue through the online application and submit.

## 3 Do waiting periods apply to my policy?

You are now covered straight away for all benefits on your plan including for pre-existing conditions and maternity benefits.

## 4 Do I need to cancel my current private health insurance policy here in Ireland?

For employees moving abroad from Ireland, if you're current policy is with Vhi, we will cancel this for you. You will be covered on your current policy right up to the day you leave Ireland and then your new policy will start. However if your policy is with a different provider, you will need to arrange to cancel this yourself with effect from your departure date from Ireland.

## 5 How much will I have to contribute?

The cost of your health insurance plan is fully subsidised by Mercury.

## 6 Can I add my spouse/partner and/or dependants to my policy?

Yes, your family can benefit from premium discounts and waiting period concessions. If decide to add your spouse / partner and/or dependants to your policy, this is an additional premium which can be deducted through your salary.

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## 7 How much is it to add my family?

Premiums are risk rated based on age and region of cover. For further information please contact your Mercury Concierge Line.

## 8 If I become unwell, what should I do?

You should seek medical assistance from your local doctor. If you need to have emergency hospital treatment, you or someone acting on your behalf should contact our 24 hour Mercury Concierge Line immediately on +353 46 907 7362 so we can arrange payment of eligible medical expenses.

## 9 Do I need prior approval for a planned hospital admission?

Yes, all in-patient hospital admissions require prior approval. As soon as your admission has been scheduled to a hospital or day care facility, please contact the Mercury Concierge Line on +353 46 907 7362 or by email: [mercuryinternationaladmin@vhi.ie](mailto:mercuryinternationaladmin@vhi.ie).

## 10 How do I claim back day-to-day medical expenses?

Visit [Vhi.ie/claims](http://Vhi.ie/claims), select 'Vhi International' and complete the online claim form, attaching a photo of your receipt. You will be refunded into your bank account within 10 working days.

## 11 When will I get my Vhi International membership card?

When you sign up for your policy, it will be posted out to you. You can also download a Digital Membership Card by visiting [Vhi.ie/MyVhi](http://Vhi.ie/MyVhi).

## 12 When will I receive my policy documentation?

Your online documentation can be accessed through your **MyVhi** account on receipt of your policy number.

## 13 Where do I get more information on how to claim?

Visit [Vhi.ie/MyVhi](http://Vhi.ie/MyVhi) or call the Vhi – Mercury Concierge Line on +353 46 907 7362.





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