

EXCLUSIVE HEALTHCARE's EHIC HOLIDAY TOP-UP PLAN offers exceptional benefits if you have a holiday home in France or are taking an extended vacation.

Subject to a minimum of 7 days and a maximum of 360 days, you can choose any period of cover that fits your holiday plan starting and terminating on the dates you select. Days purchased will be charged at the standard daily rate.

The EHIC HOLIDAY TOP-PLAN is a pure medical insurance plan that is complementary to the French NHS cover using the EHIC and has unique Benefit points. There are:

- NO MEDICAL QUESTIONS
- NO EXCLUSIONS OF PRE-EXISTING CONDITIONS
- NO AGE LIMIT FOR JOINING THE PLAN
- NO LOADINGS – ALL PREMIUMS ARE CHARGED AT LISTED RATES
- NO CLAIMS EXCESSES/DEDUCTIBLES
(EXCEPT REPATRIATION AT €75 PER CLAIM)
- ALL DOCUMENTS AND COMMUNICATIONS ARE IN ENGLISH
- COVER FROM 00.01 ON THE DAY AFTER APPLICATION

THIS PLAN IS AVAILABLE TO RESIDENTS OF CERTAIN EUROPEAN ECONOMIC AREA (EEA) COUNTRIES – PLEASE CONTACT US FOR DETAILS. IT IS NOT AVAILABLE TO RESIDENTS OF FRANCE.

HELP LINE NUMBERS ARE:

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V010110



EHIC Holiday Top-up Plan

Benefits Schedule and Premium Table – January 2010



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What is an EHIC?

The following quotation from the EC website summarises the EC's advice to member states regarding treatment that they should provide to a holder of the European Health Insurance Card (EHIC).

A patient in possession of a European Health Insurance Card is entitled to all benefits in kind which “become medically necessary during a stay in the territory of another Member State, taking into account the nature of the benefits and the expected length of the stay”. You (member states) must therefore provide all the types of medical care and treatment that the patient's state of health necessitate to enable him to continue his stay in your country under safe medical conditions. The key is that he should not be obliged to cut short his visit in order to return to his country of residence for treatment. However, you are not obliged to provide certain kinds of treatment that can wait until the patient has returned home (most types of dental treatment, for example). The patient might well have problems obtaining reimbursement for treatment that goes beyond what is strictly necessary in the context of a temporary stay.

In addition, some types of treatment extend over a period of time and necessitate follow-up which is not compatible with the temporary duration of the patient's stay in another country. In these cases, once the patient has received “holding” or primary treatment, generally speaking it is preferable for him to return to his own country of residence and his own doctor for further examinations or certain types of treatment.”

IT SHOULD BE NOTED THAT ALL TREATMENT PROVIDED WILL BE EXACTLY THE SAME AS TO A CITIZEN OF EACH MEMBER STATE. IN FRANCE THIS IS ABOUT 65% TO 70% OF THE COST.

RATING GUIDE

AGE	DAILY RATE	AGE	DAILY RATE	AGE	DAILY RATE
0-17	€0.68	35-39	€1.22	60-64	€1.99
18-20	€0.76	40-44	€1.40	65-69	€2.22
21-24	€1.01	45-49	€1.44	70-74	€2.55
25-29	€1.04	50-54	€1.55	75+	€3.89
30-34	€1.17	55-59	€1.75		

You may purchase cover for the number of days that you will be in France by multiplying the daily rate above by the total number of days, within your age band, subject to a minimum of 7 days and a maximum of 360 days. All premiums are per person and are subject to Insurance Premium Tax at the current rate that is applicable in your Country of Residence.

EHIC HOLIDAY TOP-UP PLAN	BENEFITS
1. Hospital Charges (Accident and Emergency only) including: <ul style="list-style-type: none"> i) Medical Practitioner or Specialist fees as an In-Patient or Day Patient ii) Diagnostic and surgical procedures as an In-Patient or Day Patient including scans, pathology, X-rays, oncology iii) Surgeons' and Anaesthetists' fees iv) Theatre fees and nursing by a Qualified Nurse v) Daily food charge and bottled water vi) Prescribed Drugs and Dressings vii) Physiotherapy (maximum 30 days per Medical Condition) 	Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Full Refund Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention
2. Parent Accommodation Standard private Hospital accommodation in respect of a parent or legal guardian staying with an Insured Person who is under 12 years of age and is admitted as an In-Patient in a Hospital .	Up to €25 per day
3. Routine Pregnancy and Childbirth Maximum payable in any one policy period for all benefits in this section is €600 (Private Room Not Covered)	Up to 150% of the Tarif de Convention
4. Transportation The cost of emergency transport necessarily incurred to and from Hospitals for Medical Conditions covered by this Policy .	Up to 150% of the Tarif de Convention
5. Home Nursing Nursing care given outside a Hospital which is immediately received subsequent to Treatment as an In-patient or Day Patient . This must be provided by a Qualified Nurse (maximum 30 days per Medical Condition).	Up to 150% of the Tarif de Convention
6. Reconstructive Surgery Reconstructive surgery following an Accident or following surgery for an event covered by this Policy.	Up to 150% of the Tarif de Convention
7. Registered Convalescent Home Where prescribed by and under the control of a Specialist (maximum 30 days per Medical Condition)	Up to 150% of the Tarif de Convention
8. Out-Patient charges including: <ul style="list-style-type: none"> i) Medical Practitioner or Specialist fees as an Out-Patient including home visits ii) Diagnostic and surgical procedures as an Out-Patient including scans, pathology, X-rays, oncology iii) Prescribed Drugs and Dressings iv) Physiotherapy (maximum 30 days per Medical Condition) 	Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention
9. Dental Charges including: <ul style="list-style-type: none"> i) Accidental Damage to Teeth – Treatment received in an Emergency room in a Hospital within 7 days of incurring Accidental damage caused to sound, natural teeth when given by a Medical or Dental Practitioner ii) Other Dental Treatment – the fees of a registered Dental Practitioner for Emergency dental Treatment for the immediate relief of pain only iii) Reimbursable Dental Prostheses Maximum payable for all dental benefits in any one period up to:	Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention Up to 150% of the Tarif de Convention €200
10. Repatriation The cost of Your return to Your Country of Residence by medically appropriate means where, in the opinion of the Underwriter's Medical Advisors , such return is medically necessary. (Excess €75 per claim).	Up to €22,500

ANY PERCENTAGE AMOUNTS SHOWN ARE INCLUSIVE OF CONTRIBUTIONS MADE BY THE CPAM OR THE OBLIGATORY FRENCH SOCIAL SECURITY ADMINISTRATION.