

GloHealth
My cover. My way.



The Activate Range



What Is The Activate Range?

The new Activate Plans from GloHealth are some of the most innovative health insurance plans ever introduced in Ireland. These plans are designed for those who have been thinking about leaving the health insurance market and who are looking for a better value alternative to the current options available.

GloHealth's Activate Plans offer you unparalleled cash control, flexibility, and peace of mind which allow you to save €100s on your health insurance bill.

- **Activate Cash** gives you generous cash back for scans, tests, hospital stays and other health costs.
- **Activate Hospital** gives you access to hospital treatment as a private patient.
- **Activate Hospital** gives you the flexibility to upgrade from an Activate Cash plan when you want to*.

*Activate Hospital plans offer a 2 year reduction in pre-existing waiting periods for members upgrading from Activate Cash plans. This means if you have full health insurance, are under 65, and have served all your waiting periods you can switch to Activate Cash and have the freedom to upgrade whenever you want to.

A person is seen from behind, running on a dirt path that leads into a dense forest. The person is wearing a grey t-shirt and green shorts. The path is surrounded by tall grass and wildflowers. The forest in the background is lush with green trees.

It's your terms.
Your conditions.

How The Activate Range Works

If you're thinking of dropping out of the market, these Activate Cash plans could be just what you need! You get great cash benefits at a really great price. You can also upgrade back to hospital cover whenever you want and your upgrade waiting periods for pre-existing conditions will be reduced by 2 years.

1. Cash

The Activate Cash plans give you generous cash back for hospital stays, scans, tests and other costs. There are two plans to choose from Activate Cash and Activate More Cash. You choose the cash plan based on how much you want to pay and how much cash back you would like to receive for each benefit.

Benefits of the Cash Plans:

- Generous cash back for every night you spend in hospital, up to 10 nights.
- Generous cash back for scans, tests and other diagnoses including consultant visits
- Access to our 24hr Nurse Line. A confidential support line staffed by qualified nurses, day and night, who can help with a wide range of medical queries.

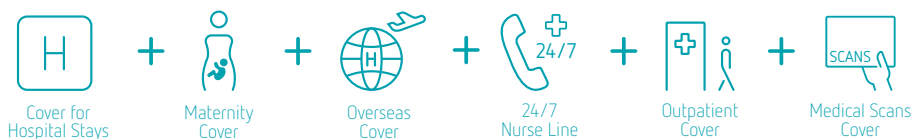


2. Hospital

The Activate Hospital plans give you access to hospital treatment as a private patient. There are two plans to choose from – Activate Hospital and Activate More Hospital. Activate Hospital gives you faster private access to public hospitals and Activate More Hospital gives you fast private access to public and private hospitals.

Benefits of the Hospital Plans:

- Faster access to hospital treatment as a private patient
- Choice of consultant
- The Activate Hospital plans allow you to upgrade from the Activate Cash plans when you want to and GloHealth will reduce the upgrade waiting periods for pre-existing conditions by two years. This means that if you are under 65 and served all your waiting periods, when you upgrade you will have immediate access to the benefits of the Activate Hospital plan. If you are over 65 we will also reduce your upgrade waiting periods for pre-existing conditions by 2 years.



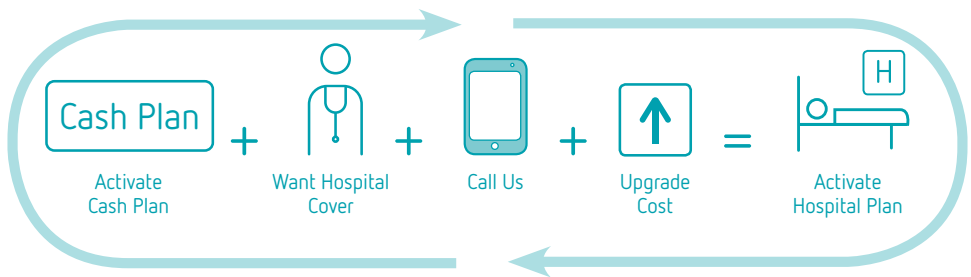
How Do I Upgrade My Activate Cash Plan?

How do I upgrade from Activate Cash plan to Activate Hospital plan?

If you need to go to hospital and you would like to upgrade to the Activate Hospital plan then all you need to do is call our call centre on 1890 744 744.

If you have a planned hospital stay just call us within 2 weeks of admission and we'll take care of everything!

This means you have the flexibility to go back to a full hospital plan when you want to.



All you need to do is call us on 1890 744 744 and we'll take care of everything!

What Cover Will I Have?

- Activate Hospital plan provides a 2 year reduction in the upgrade waiting period for pre-existing conditions if you upgrade from the Activate Cash plan.
- Activate More Hospital plan provides a 2 year reduction in the upgrade waiting period for pre-existing conditions if you upgrade from the Activate More Cash plan.
- You will have hospital cover based on the Activate hospital plan or Activate More Hospital plan - see table of page 5 for more details.
- Upgrade waiting periods for pre-existing conditions are reduced by 2 years. This means that if you are younger than 65 and you've served all your standard waiting periods you can upgrade from Activate Cash to Activate Hospital when you want to - you will be covered straight away. Standard waiting periods still apply.
- If you don't upgrade you get generous cash back for every night you spend in hospital as a public patient.

Activate Range Cover



Activate Cash Plans

Below is a summary of what is covered on the Activate Cash range:

Benefits	Activate Cash	Activate More Cash
Non-maternity consultants	€30 x 3 visits	€60 x 3 visits
Scans	100% up to €150	100% up to €250
Hospital grant-in-aid	€150 per night up to a max of 10 nights per year	€250 per night up to a max of 15 nights per year
Hospital day case grant-in-aid	€150 per day case up to a max of 10 per year	€250 per day case up to a max of 10 per year
A&E cover	€20 x 3 visits	€30 x 5 visits

To claim your cash back simply keep your receipts, send them into us and we will pay you in 3 days.

Activate Hospital Plans



Below is a summary of what is covered when you upgrade to Activate Hospital range:

Benefits	Activate Hospital	Activate More Hospital
Public hospitals	Covered up to semi-private / multiple occupancy rate	Covered up to semi-private / multiple occupancy rate
Private hospitals	60% cover for semi-private room	Cover for a semi-private room, €100 excess*
In-patient consultant fees	Covered	Covered
Day case – Public hospitals	Covered	Covered
Day case – Private hospitals	60% cover	Covered, €50 excess
Day case – High-tech hospitals	60% cover	Covered, €50 excess
Cardiac procedures – High-tech hospitals	Not covered	80% cover

*Please go to GloHealth.ie for full cover details.

Waiting Periods For The Activate Range

Things You Need To Know About Waiting Periods

In this section we have explained everything you need to know about waiting periods. If you have any queries, our dedicated health insurance advisors would be happy to go through any questions you might have. You can call us on 1890 744 744 or email HappytoHelp@GloHealth.ie.

If You Are Switching To GloHealth Activate Plans From A Full Hospital Cover Health Insurance Plan

If you are switching to the GloHealth Activate range from a full hospital cover health insurance plan, and have already served your waiting periods you will be covered right away and absolutely no waiting periods will apply, as long as you switch within 13 weeks of the end of your previous policy. If you are still serving a waiting period when switching to GloHealth Activate range your waiting periods will be carried over and will start from the commencement date of your previous health insurance contract as long as there has not been more than a 13 week break in cover.

If You Are New To Health Insurance

If you have never had health insurance before you are covered immediately for accidents or injuries with GloHealth. Members who have never had a health insurance contract before will need to serve an initial waiting period on joining and may also have to serve a pre-existing waiting period. How long depends on your age when joining. Full details of initial and pre-existing waiting periods are detailed in the below table.

Waiting Periods for the Activate Range

Age on joining	<55 years	55-59 years	60-64 years	65+ years
Accident or injury	Immediately	Immediately	Immediately	Immediately
New conditions	Activate Cash: 13 weeks	52 weeks	52 weeks	104 weeks
	Activate Hospital: 26 weeks			
Pre-existing conditions	5 years	7 years	10 years	10 years
Maternity	1 year	1 year	1 year	1 year

FAQ Section

Q. Full Hospital Cover Health Insurance Plan Versus Health Cash Plans – What's The Difference?

A health cash plan like Activate Cash, gives you cash back for hospital stays, scans, tests and other costs. A health insurance plan, like Activate Hospital, gives you more comprehensive cover for medical conditions and gives you faster access to hospitals, scans and treatment centres nationwide and abroad.

Q. What About Waiting Periods When You Upgrade From An Activate Cash Plan To An Activate Hospital Plan?

Standard waiting periods still apply, but upgrade waiting periods for pre-existing conditions are reduced by 2 years when you upgrade from an Activate Cash plan to an Activate Hospital plan. This means that if you are younger than 65 you will be covered straight away, once you have served all your waiting periods already. If you are over 65 you will have 3 more years to wait before you can access the benefits for any pre-existing conditions on the upgrade plan.

Q. What If I'm New To Health Insurance?

While the Activate plans are designed for people who are considering leaving the market, you may be new to health insurance. If you are new to health insurance and have a pre-existing condition, you will continue to serve the waiting periods for this condition. Please refer to GloHealth.ie for full waiting period information.

Q. What If I End Up In Hospital After An Accident Or Emergency And Want To Get Private Treatment?

We know emergencies happen, that's why we allow you 2 weeks from date of hospital discharge (in cases of emergencies) to call to upgrade and purchase the Activate Hospital plan. Upgrade premiums will be applicable from effective cover start date of the Activate Hospital plan.

Unfortunately if you call us more than 2 weeks after the discharge date, you will not be able to back date your cover.

Q. What Happens Once I Upgrade?

Once you upgrade to a hospital plan, you must stay on this hospital plan for 12 months. Your Activate cash plan is terminated at point of upgrade, and you will have the benefits available under your Activate Hospital plan.

Q. Can I upgrade to any plan?

To benefit from the 2 year reduction in waiting periods for pre-existing conditions. You must upgrade to the associated Activate Hospital plan. However, you may of course upgrade to any plan within GloHealth.

Q. Does everyone on the plan have to move up to health insurance plan or just the customer receiving treatment?

Just the member who needs to go to hospital needs to upgrade.

GloHealth

My cover. My way.

Save €100's on your health insurance costs
with GloHealth's Activate Range.

Switch today

1890 744 744

Monday to Friday
from 8am - 8pm.

Join Online:

GloHealth.ie

Information correct at August 2014. For full information on all of the GloHealth plans and benefits, please read the membership handbook and relevant tables of benefit on GloHealth.ie. GloHealth Financial Services Ltd trading as GloHealth is regulated by the Central Bank of Ireland. GloHealth health insurance policies are underwritten by Great Lakes Reinsurance (UK) Plc. Great Lakes Reinsurance (UK) plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is regulated by the Central Bank of Ireland for conduct of business rules.