

GloHealth

Clearly different. Clearly better. Clearly great cover.

Core Health Insurance Plans



A Guide to GloHealth Cover



Cover For Me



Cover For Us



Cover For All Of Us



Hospital Cover



Enhanced Maternity



Out-Patient



International Health & Travel



Sports Cover



Out-Patient Scans



Women's & Men's Health



Complementary Therapy



Dental & Optical

Why Is Everyone Going To Glo?

Because working with you to build your own health insurance plan makes more sense. Because choosing the benefits that suit your individual needs is far better value. And because it's nice to be asked what you want for a change.

GloHealth is Ireland's newest and most innovative health insurer, with the backing of Munich Re, one of the world's leading reinsurers.

The GloHealth Promise

What makes GloHealth different?

We believe everyone is entitled to a health insurance policy that fits their individual needs. At GloHealth, we make sure that's what you get. With GloHealth, you can tailor your cover to what you actually need, and it is this personalised approach that makes us clearly different. By helping you to choose the health benefits most relevant to you, we fit in with you, not the other way around.

More Value

With GloHealth you pay for the cover you need, so as soon as you become a GloHealth customer, you immediately start making real savings.

More Benefits

At GloHealth, our Personalised Packages give you the chance to get more from your health insurance by giving you cover for benefits that you can use every day.

More Reasons To Choose GloHealth

As well as offering you excellent hospital cover, our plans also include really great unique benefits such as:

- FREE cover for kids until the age of 3 on Better and Best plans.
- FREE travel insurance when you choose our International Health & Travel Personalised Package.
- FREE first aid courses and flu vaccinations for the whole family on our Kids' Health and Family Health & Leisure Personalised Packages.

How It Works

At GloHealth you can tailor your health insurance plan to your individual needs. The following is a simple guide to how it works:

Step One:

Choose the plan that best describes your status.



Cover For Me



Cover For Us



Cover For All Of Us

Step Two:

Choose the hospital accommodation that works for you from one of three core plans:

GOOD

BETTER

BEST

Core Plan	Hospital Cover
Good	Choose this plan to get full access to a private room in a public hospital at a great price.
Better	Choose this plan if you want access to a private room in a public hospital and a semi-private room in a private hospital with a €100 excess. Plus kids are FREE until 3.
Best	Choose this plan if you want access to a private room in a public hospital and a semi-private room in a private hospital. Plus kids are FREE until 3.

The above is only a brief guide to what's included in the plans. For full details of what each plan covers, check out the health insurance section on [GloHealth.ie](https://glohealth.ie). The GloHealth plan range includes our core plans which are our **Good**, **Better** and **Best** plans. We also have two higher level premium plans, **Ultra** and **Ultimate** and one entry level plan known as our **Basic** plan.

Step Three:

Select the Personalised Packages that best suit your lifestyle.



International Health
& Travel



Enhanced
Maternity



Kids' Health



Sports Cover



Women's & Men's
Health



Family Health
& Leisure



Complementary
Therapy



Dental & Optical

Core Plan

Number Of Personalised Packages

Good	Choose 2
Better	Choose 2
Best	Choose 3

More Flexibility

Once you choose the Personalised Packages that specifically suit your needs, you can use these benefits throughout the year and change them at your renewal date.

Step Four:

Choose to add on Daily Care Cover if you would like cover for your daily medical expenses.

Daily Care
GOOD

Daily Care
BETTER

Daily Care
BEST

Personalised Packages



International Health & Travel

A&E abroad	€100,000
Companion expenses	€1,000
Repatriation cover	€1,000,000
Travel vaccine	10% Discount
Treatment abroad	Yes
Nurse 24/7 International	Yes

Travel insurance cover: GloHealth gives you a FREE travel insurance policy when you choose the International Health & Travel package. For full details of what's covered under our travel insurance benefit, please visit [GloHealth.ie](https://www.glohealth.ie)



Women's & Men's Health

Smear testing	€40 contribution
Flu vaccine	Fully covered
Nutritionist	€25 × 2 visits
Acupuncture	€25 × 2 visits
Prostate screen	€40 contribution
Testicular screen	€40 contribution
Health screen	€30 contribution
Dexa Scan	€40 contribution
Mammogram	€40 contribution



Enhanced Maternity

Private hospital grant/home birth	€4,000
Pre/post natal maternity costs	€200
Private ante-natal class	€50 contribution
Breastfeeding consultancy	€25 × 2 visits
Post natal depression counselling	€20 × 2 visits
Partner expenses	€40 per birth
Baby Sleep Academy	€40 contribution
3&4D scans	€50 contribution
Pre/post natal yoga & pilates	€20 × 2 visits
ClapHandies PlayLabs	20% discount
Early pregnancy scan	€30 contribution



Sports Cover

Physiotherapist	€25 × 2 visits
Health screen	€50 × 1 each year
Sports massage	€25 × 2 visits
Metabolic testing	Fully covered
Sports psychologist	€25 × 2 visits
SADS screening	€50 contribution
A&E charge	€30 × 1 visit
VO ₂ testing	€30 contribution



Scan this code to watch a short video on how to choose and use your Personalised Packages.

Why choose a GloHealth Daily Care Plan?

Have a closer look

If you are looking for cash back on your daily medical expenses such as GP, dental or physiotherapy - a GloHealth Daily Care Plan could be just what you need.

Starting from as little as €12.50 per month our Daily Care Plans are a great way to manage your daily health costs.

With 3 levels of Daily Care Plans to choose from, you choose your level of cover based on how much cash back you would like.



GloHealth health cash plans help you budget and proactively manage your health by giving you money back towards your daily health costs. That way, you get the care you need when you need it, not when you can afford it, giving you the peace of mind that you are taking practical steps to help you and your family.

With the GloHealth Daily Care plans, you and your family can share the benefits. This means that if one member does not use all of their visits as part of their policy, another member on the policy can use that benefit.

GloHealth Daily Care Plan

This is a summary of of the Daily Care Plan cover. Full cover details can be found at [GloHealth.ie](https://www.GloHealth.ie)

	Good	Better	Best
GP	€8 x 5 visits	€25 x 5 visits	€35 x 5 visits
Dental & optical	€20 x 5 visits	€25 x 5 visits	€35 x 5 visits
Physiotherapy	€10 x 5 visits	€25 x 5 visits	€35 x 5 visits
Alternative practitioners (reflexology, nutritionist, massage, acupuncture, osteopathy, physical therapists, chiropractor, reiki)	€10 x 5 visits	€25 x 5 visits	€30 x 5 visits
Prescriptions	Not covered	Not covered	€20 x 5 prescriptions
Non-maternity consultants	€30 x 3 visits	€60 x 3 visits	€75 x 3 visits
Public A&E charge	€25 x 3 visits	€40 x 3 visits	€75 x 3 visits
Health screening & allergy testing	Up to €80 each year	Up to €100 each year	Up to €200 each year
Kids pricing	Newborns FREE till next renewal	Kids Free till 3	Kids FREE till 3
Nurse 24/7	Fully Covered	Fully Covered	Fully Covered

Things You Need To Know About Waiting Periods

If You Are Switching To GloHealth From Another Insurer

Switching to GloHealth is easy and hassle free. If you already have health insurance and are switching to GloHealth from another insurer that you have already served your waiting periods with, you will be covered right away at the same level of cover and absolutely no waiting periods will apply, once you have not had a break in cover for more than 13 weeks.

If you switch to GloHealth while you are still serving waiting periods with another insurer, don't worry, you won't lose out on waiting periods you have already earned. Your waiting periods will be carried over and start from the 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 upgrading your level of cover when you switch to GloHealth, waiting periods will apply for the upgraded benefits relating to pre-existing conditions only. You will of course have access to all of the cover you previously had.

If You Are New To Health Insurance

If you have never had health insurance before, there's never been a better time to start. With GloHealth you are covered immediately for accidents or injuries. 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 waiting period for pre-existing conditions. How long, depends on your age when joining. For full details please see our waiting period table on the next page.

Information correct at March 2013. 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 Financial Services Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

Waiting Periods

Age On Joining	Accident Or Injury	New Conditions	Pre-Existing Conditions	Maternity	Upgrade In Cover	Daily Care
<55 years	Immediately	26 weeks	5 years	1 year	2 years	Immediately
55-59 years	Immediately	52 weeks	7 years	1 year	2 years	1 year
60-64 years	Immediately	52 weeks	10 years	1 year	2 years	1 year
65+ years	Immediately	104 weeks	10 years	1 year	5 years	2 years

If you have any questions please contact our dedicated health insurance advisors.
You can call us on 1890 744 744 or email HappytoHelp@GloHealth.ie.

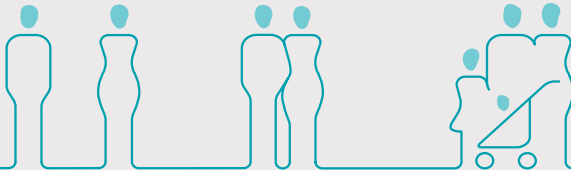


Scan this code to view a short video
explaining waiting periods.

Join GloHealth today!

Make The Smart Decision

For a health insurance policy created to suit you,
GloHealth is the perfect choice.



Join By Phone:

1890 744 744

Monday to Friday
from 8am – 8pm.

Join Online:

GloHealth.ie

Click on 'JOIN NOW' and follow the simple steps.

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