

WITH THE 2012 MALTA REUNION IN MIND:

EHIC (European Health Insurance Card)

A European Health Insurance Card (EHIC) allows you access to free or reduced cost state-provided healthcare in certain countries while you are abroad.



WANT TO KNOW MORE?

We explain why it is useful and how you can apply for one.

What is the EHIC?

Your EHIC will allow you access to the same state-provided healthcare as a resident of the country you are visiting.

Although, many countries expect the patient to pay towards their treatment, and even with an EHIC you might be expected to do the same.

For a list of the countries included in the EHIC check the [NHS choices website](#).

The EHIC card is free and is valid for up to five years. It entitles you to treatment if it becomes necessary during your trip, it doesn't allow you to go abroad specifically to receive medical care.

However, maternity care, renal dialysis and managing the symptoms of pre-existing or chronic conditions that arise while abroad are all covered by the EHIC.

Do you still need insurance?

The EHIC card is available to everyone in the UK and it should be carried with you when you travel abroad. The EHIC card is not a substitute for travel insurance as it will not cover any private medical healthcare or for loss and theft of items.

Some insurers now insist you hold an EHIC and many will waive the excess if you have one.

How do you apply?

You can apply online at www.dh.gov.uk/travellers for delivery within 7 days, by telephone (0845 606 2030) for delivery within 10 days and via the Post Office for delivery within 21 days.

An EHIC is valid for up to 5 years depending on when it was issued. You will need to apply for a new one before the expiry date. You can apply up to 6 months before the expiry date by telephone or online.

For more information visit www.dh.gov.uk

Where should I not apply?

There are a number of websites charging for EHIC cards. Do not use them - EHIC cards are free. One website that comes up if you Google Ehic is Ehic.org which charges £9.95. It says makes no mention that it is charging for a free service, instead stating 'Use our 'Review and Forward' service for a worry-free application', which presumably is how it justifies its fee. In This is Money's book this is a rip-off - avoid.