

# Health advice for travellers



## Find out:

- ▶ How to get medical treatment abroad
- ▶ How to stay healthy while you're away
- ▶ How to get reduced-cost, sometimes free, medical treatment in Europe



# Contents

## 2 About this booklet

## 4 Section 1: Getting medical treatment around the world

5 Getting treatment in EEA countries and Switzerland

41 Other countries with reciprocal healthcare agreements with the UK

49 Countries with no healthcare agreements with the UK

## 50 Section 2: Essential information on major diseases

50 Malaria

51 Rabies

52 HIV/AIDS

53 Hepatitis

## 54 Section 3: Staying healthy

54 Before you go

58 While you're away

61 When you get back

## 62 Section 4: Useful contacts

### Abbreviations used in this booklet

<b>DWP</b>	Department for Work and Pensions
<b>EEA</b>	European Economic Area
<b>EHIC</b>	European Health Insurance Card
<b>EU</b>	European Union
<b>HMRC</b>	HM Revenue and Customs
<b>NHS</b>	National Health Service
<b>NI</b>	National Insurance
<b>PCT</b>	Primary care trust
<b>PRC</b>	Provisional Replacement Certificate



# About this booklet

The first section of this booklet tells you how to get medical treatment around the world.

In the EU and some other European countries, you can get healthcare at reduced cost or, in some cases, free. There are different rules covering:

- situations where treatment becomes necessary **while you are abroad**. See pages 5–12 of this booklet, which covers the European Health Insurance Card (EHIC). Note that you should always take out private health insurance as well as having an EHIC: an EHIC will not necessarily cover all the costs of your treatment, and never covers the cost of repatriation; and
- situations where you want to go abroad **in order to get treatment**. See pages 13–14 of this booklet, which cover the E112 scheme and other ways of getting healthcare abroad.

The UK also has bilateral agreements with a number of other countries, including many Commonwealth countries and countries in the former Soviet Union. See pages 41–49.

When you travel to most of the rest of the world (including the US, Canada, the Middle East, Asia and Africa), you must make sure you have private health insurance. Page 49 of the booklet covers countries that have no healthcare agreements with the UK.

The second section of the booklet (pages 50–53) provides information on some major diseases. It tells you what you need to think about before you go, and what simple precautions you can take while you're away.

The third section (pages 54–61) provides general advice on planning for your trip, and staying healthy and avoiding accidents while you're away.

The last section (pages 62–64) tells you where to go for more information.

## Planning for your trip

Talk to your GP, practice nurse or travel health clinic about immunisations at least two months before travelling. You can also find out more information by visiting the immunisation website ([www.immunisation.nhs.uk](http://www.immunisation.nhs.uk)) and the National Travel Health Network and Centre website ([www.nathnac.org](http://www.nathnac.org)).

**Note: this booklet gives guidance only. It is not a complete and authoritative statement of the law.**

## Staying safe and healthy abroad

Every year, people living in the UK go on more than 60 million trips abroad. Most of them have safe trips, but some get ill or have an accident and need medical treatment while they're away. It's not always easy to get treatment abroad, so you should always make sure you have adequate private health insurance.

### The European Health Insurance Card

If you're going to a European Economic Area (EEA) country or Switzerland, you should also make sure you've got a European Health Insurance Card (EHIC) as well as private health insurance. The card entitles you to reduced-cost, sometimes free, medical treatment in most European countries. Find out more on pages 5–12, including:

- where it is valid;
- what it covers;
- who is eligible; and
- how to apply.



# Section 1: Getting medical treatment around the world

This section covers:

- getting treatment in EEA countries and Switzerland (page 5);
- getting treatment in other countries that have reciprocal healthcare agreements with the UK (page 41);
- getting treatment in countries that don't have healthcare agreements with the UK (page 49).

As well as reading the relevant pages in this booklet, you should talk to your doctor (and travel agent, if you have one) for advice. You can also get information from the tourist office, embassy or high commission of the country you're visiting about getting medical treatment while you're there.

## Health emergency checklist: getting treatment when you're abroad

- Make sure you've got all the documents you need: your passport, your EHIC (if relevant), evidence of UK residence (eg a driving licence or NHS medical card), and vaccination certificates.
- Check your insurance policy, so you know what your insurers will pay for.
- Contact your travel company representative (if you have one).
- Give the doctor the generic name (not just the brand name) of any medication you're taking.
- Tell the doctor if you've been to any other countries on this trip.
- Keep the names and addresses of a few friends and relatives with your passport so they can be contacted if necessary.
- Contact British Consular officials if you need to get back to the UK quickly. They may be able to arrange this for you – but remember, you will have to pay.
- If you pay for any treatment or drugs and plan to claim on your insurance or get a refund, keep all receipts, special proofs of purchase, price tags and labels.

# Getting treatment in EEA countries and Switzerland

*This information covers situations where treatment becomes necessary **while you are abroad**.*

## ► **The EHIC: free or reduced-cost treatment**

The EHIC entitles you to free or reduced-cost medical treatment that becomes necessary while you're visiting an EEA country or Switzerland. The EHIC is valid in:

EU countries

Austria	Italy
Belgium	Latvia
*Cyprus	Lithuania
Czech Republic	Luxembourg
Denmark	Malta
Estonia	Netherlands
Finland	Poland
France	Portugal
Germany	Slovakia
Greece	Slovenia
Hungary	Spain
Ireland	Sweden
*not north Cyprus	

The EEA: made up of the above EU countries plus Iceland, Liechtenstein and Norway.

Switzerland applies the EHIC arrangements through an agreement with the EU.



## Important changes to healthcare cover in Europe

The EHIC has replaced the old E111. From 1 January 2006, E111s are no longer valid. The quickest and easiest way to get an EHIC is by applying online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)

You can also apply by telephone or by picking up an application form from the Post Office. See page 10 for more information on how to apply for an EHIC.

## What does the EHIC cover?

The EHIC covers any medical treatment that becomes necessary during your trip, because of either illness or an accident. The card gives access to state-provided medical treatment only, and you'll be treated on the same basis as an 'insured' person living in the country you're visiting. Remember, this might not include all the things you'd expect to get free of charge from the NHS in the UK, and may mean that you have to make a financial contribution to the cost of your care (a 'co-payment').

The EHIC also covers any treatment you need for a chronic disease or pre-existing illness. You need to make arrangements in advance for kidney dialysis or oxygen therapy. To arrange for kidney dialysis while you're away, contact your NHS renal unit in the UK before you travel. For limited information on oxygen supply services in the EEA countries and Switzerland, call 020 7210 4850. Note that the EHIC won't cover you if getting medical treatment is the main purpose of your trip. You are advised to take out comprehensive private insurance for visits to all countries, regardless of whether you are covered by your EHIC.

Your EHIC covers you for routine maternity care while you are away. However, if you are going to an EEA country or Switzerland specifically to have your baby, you will need an E112 form. See page 13 for information on how to apply.

An EHIC is normally valid for three to five years. The expiration date can be found on the front of the card, in the right-hand corner.

## Who is eligible for an EHIC?

People who are ordinarily resident in the UK are entitled to a UK-issued EHIC (but it is not valid for people who are going to live abroad).

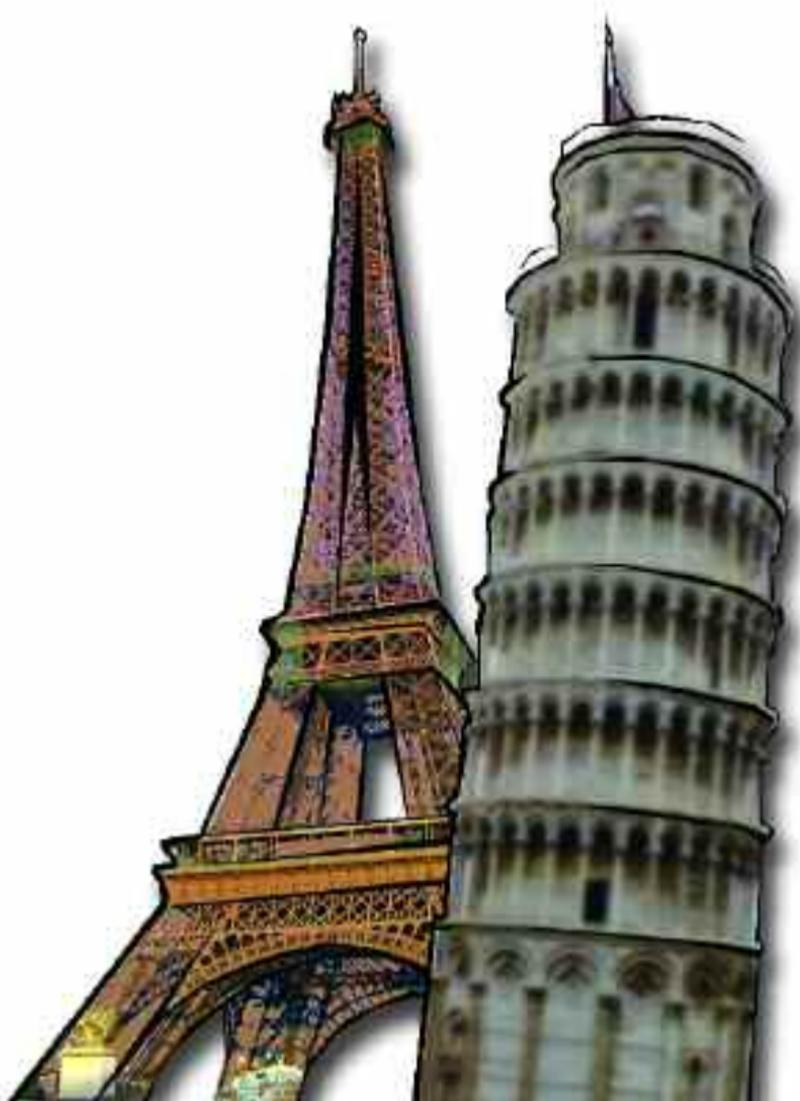
### *Eligibility restrictions due to nationality*

There are some restrictions, depending upon your nationality:

- **UK and other EU nationals, stateless persons and refugees** are covered in all EEA countries and Switzerland. However, if you are a national of Cyprus, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia or Slovenia your EHIC is not valid in Switzerland.

- **Nationals of Iceland, Liechtenstein and Norway** are covered in all EEA countries but not in Switzerland.
- **People who do not have UK, EU, EEA or Swiss nationality** are covered in all EU countries but not in Denmark, Norway, Liechtenstein or Switzerland. In Iceland, these people are covered for emergency treatment only.
- **Swiss nationals** are covered in all EU countries and Switzerland but not in Liechtenstein or Norway. In Iceland they are covered for emergency treatment only.
- **Dependants of EEA nationals** who are ordinarily resident in the UK are covered in all EEA countries and Switzerland, irrespective of their own nationality.

If your circumstances are not covered here, call the Department of Health Customer Service Centre on 020 7210 4850.



## ***Other circumstances affecting eligibility***

### ***UK employed or UK self-employed people working in another EEA country or Switzerland***

If you go to work temporarily in another EEA country or Switzerland for up to a year, and HMRC confirms that you must continue paying compulsory UK NI contributions, you are entitled to a UK-issued EHIC. This includes any dependants that go with you. If you are already abroad, you'll need to apply for an EHIC by post and send a photocopy of your E-Form (ie E101, E102 or E106) as well as your completed EHIC application form. You can get an application form from EHIC Applications (see page 62 for details).

If your employment/self-employment lasts longer than 12 months, you may continue to pay compulsory UK NI contributions for another 12 months (subject to the agreement of the insurance authorities in the country where you are working). For more information, contact HMRC (see page 64 for contact details).

If you work in the UK but pay compulsory social security contributions to another EEA country or Switzerland, you should apply for your EHIC in the country where you pay your contributions.

### ***Working for a foreign employer***

If you become self-employed or go to work in another EEA country or Switzerland for a foreign employer, you may be required to pay insurance contributions to that country's social security scheme. If so, you will need to get an EHIC from the country you're working in to cover you for any visits you make to other countries. If you currently hold a UK-issued EHIC, you should return it to EHIC Enquiries (see page 62 for contact details).

### ***Studying in another EEA country or Switzerland***

If you are ordinarily resident in the UK but are studying, or planning to study, in another EEA country or Switzerland as part of a UK course, you'll need an EHIC for yourself and any dependants who go with you. You can only apply by post, and must enclose the following information with your completed application form:

- Name and address of UK educational institution.
- Address where studying overseas.
- Period of study.
- Details of qualification that you are studying for.

If your studies are **not** a compulsory part of a UK course, you will be eligible for a UK-issued EHIC for the first 12 months only. After that you will need to obtain healthcare cover from the

country that you are studying in or buy private insurance. Again, you can only apply for your EHIC by post, and must enclose the following information with your completed application form:

- Address where studying overseas.
- Period of study.
- Details of qualification that you are studying for.

### *Au pairs and nannies*

If you normally live in the UK and are going to work in another EEA country or Switzerland as an au pair or nanny, you are entitled to a UK-issued EHIC for the first 12 months only. After that you must obtain healthcare cover in the country where you're working. You can only apply for an EHIC by post, and must enclose a letter from your employer stating the start date of your period abroad.

### *The Armed Forces*

If you are a member of the Armed Forces stationed in an EEA country or Switzerland, you and your dependants are each entitled to an EHIC. If you are already abroad, you can get an EHIC application form from your British Forces Post Office (BFPO). Note that if you are stationed in Germany, you will **not** be able to use your EHIC in Germany.

### *Living in another EEA country or Switzerland*

If you are under UK State Pension age and you move to another EEA country or Switzerland to live permanently (but not to work), contact DWP. They will tell you whether or not the UK will pay for your medical treatment in the country you're moving to and for how long. You may no longer be entitled to an EHIC, in which case you will need to send it back to EHIC Enquiries (see page 62 for contact details). However, you may be able to get health cover from the UK for a limited period on form E106. Contact DWP for further information. Special rules apply if you have an industrial injury or occupational disease. Contact DWP or (in Northern Ireland) the Social Security Agency. See page 62 for contact details.

## ► Applying for an EHIC

The quickest and easiest way to apply for an EHIC is online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)

Your card will be delivered within seven days.

Alternatively, you can apply:

- by calling 0845 606 2030 – your card will be delivered within 10 days; or
  - by post, using the form and pre-addressed envelope provided with this booklet – your card will be delivered within 21 days.\*
- \* People over 16 legally residing in the UK who do not have UK, other EU, EEA or Swiss nationality are entitled to a UK-issued EHIC, but can only apply by post. You will need to send a photocopy of your proof of entitlement to reside in the UK (ie the identity and visa stamp pages from your passport or your Home Office letter) as well as your completed application form. This information is only required for the main applicant, not for other family members.

The EHIC is issued free of charge. For a nominal fee, the Post Office will check your completed application form and forward it for processing. This service is optional.



You can apply for an EHIC for your spouse/partner and any children up to the age of 16 (or 19 if they are in full-time education) at the same time as applying for your own. If you are a foster parent or guardian (including boarding school teaching staff), you can apply on behalf of any children you are looking after. There is space for up to four dependent children on the application form; if you apply online or by telephone, you can apply on behalf of more children. Note: you must be over 16 to apply as a main applicant.

Regardless of how you apply, you will need to give your NHS or NI number, plus the name, date of birth, and NHS/NI number of anyone else you are applying for. Please note that in Scotland the NHS number is known as the Community Health Index (CHI) number and in Northern Ireland it is known as the Health and Care number.

If you are applying by post and you lose the pre-addressed envelope, send your completed application form to:

EHIC Applications  
PO Box 1115  
Newcastle upon Tyne  
NE99 1SW

If you need more information about your EHIC application, call the EHIC Enquiries Line on 0845 605 0707 or write to EHIC Enquiries (see page 62 for contact details).

### **Renewals**

When your EHIC expires, you can renew it online, by telephone or by post. You can renew your EHIC no more than six months before its expiry date.

### **Change of details**

If the details on your card change, call the EHIC Enquiries Line on 0845 605 0707 or write to EHIC Enquiries (see page 62 for details).

### **Additional cards**

If you need an EHIC for an additional dependant, call the EHIC Enquiries Line on 0845 605 0707 or write to EHIC Enquiries (see page 62 for details).

### **Death of a cardholder**

Please return their card to EHIC Enquiries (see page 62 for details).

## **What to do if you lose your EHIC**

If you lose your EHIC (or it is stolen) while you are in the UK, you should apply for a replacement by phone or by post.

If you lose your EHIC (or it is stolen) while you are abroad, **and** you need access to healthcare during your visit, you (or someone on your behalf) should apply for an EHIC Provisional Replacement Certificate (PRC) from DWP in the UK (see contact details on page 62). DWP will need the following information about the person who needs the PRC:

1. Full name and title.
2. Full UK address.
3. NI or NHS number (or the equivalent for Scotland or Northern Ireland).
4. Nationality.
5. Whether the patient is a refugee or stateless person.
6. Date of birth. If the patient is under 16 (or under 19 and in full-time education) DWP will need details of their parent or guardian.
7. Date of commencement of the PRC.
8. Reason for travel abroad (eg holiday, short business trip).
9. Dates of travel.
10. Relevant details of the country you're in, including fax numbers and an alternative address for the PRC to be sent to.
11. A personal contact number.
12. Whether the patient already has an EHIC.
13. Details of the person requesting the PRC (eg which hospital they're in, etc).

**You should apply for a replacement EHIC when you get back to the UK.**

**See the country-by-country guide on pages 16–41 for more information about what your EHIC covers.**

## ► Going to an EEA country or Switzerland in order to get treatment

The EHIC is only valid for treatment that becomes necessary while you are abroad. Different systems operate if you go abroad specifically in order to be treated. They are:

- the E112 referral system which covers maternity care and referrals for specific medical treatment; and
- a system of direct referral and treatment. This means that your local health commissioner (PCT in England, local health board in Wales or NHS board in Scotland or Northern Ireland) purchases care directly from an overseas provider.

In some countries, you may be asked to make a co-payment (and to cover other costs such as the costs of repatriation) if you go abroad under the E112 system. If your local health commissioner refers you directly, you will not incur any co-payment charges since these are not a feature of the UK system for in-patient (hospital) care.

### **The E112 system**

If you are going to another EEA country or Switzerland specifically for medical care, you will need a Form E112. The Department of Health, or its equivalent in Northern Ireland, has to authorise the treatment abroad and issue an E112, basing its decision on recommendations made by local health commissioners. E112s are not issued automatically or on a 'just in case' basis. There must be a clear need for treatment.

In deciding whether to recommend to the Department of Health, or its equivalent in Northern Ireland, that you are given an E112, your local health commissioner will need to be satisfied that:

- your UK NHS consultant recommends that you be treated in the other country, and that a full clinical assessment has been carried out to demonstrate that the treatment will meet your needs;
- the costs of sending you abroad for treatment are justified against the local health commissioner's responsibilities for spending money efficiently and fairly in the interests of all the patients it looks after;
- the treatment is available under the other country's state health insurance scheme; and
- you are entitled to an EHIC.

### ***Rights to treatment under the E112 scheme***

In some circumstances, your local health commissioner must recommend that you are given an E112. This is in situations where you cannot obtain the treatment in the UK without undue delay and where the treatment is of a kind provided by the NHS

and is justified. In considering what constitutes undue delay, the local health commissioner will take into account all the circumstances of your case, including, if appropriate, the degree of pain or the nature of your disability and whether this affects, for example, your ability to do your job.

### ***How to apply for an E112***

To apply for an E112, write to your local health commissioner explaining why you want to be treated outside the UK. Include a letter from your NHS consultant explaining why they are recommending treatment in another EEA country or Switzerland. If the local health commissioner agrees to pay for your treatment, they should forward both letters plus their agreement to the Department of Health or its equivalent in Northern Ireland, who will decide whether to authorise the treatment and issue an E112.

### ***Maternity care***

There are special rules if you want to go to another EEA country (or Switzerland) specifically to give birth. You need to write to the Department of Health (or the Department of Health, Social Services and Public Safety in Northern Ireland) explaining why you want care outside the UK and enclose evidence from your GP or midwife of your due date. Include your full address, NI number, date of birth and dates of travel. You can also apply if you are not returning to the UK. See page 64 for contact details.

### ***Refusals to recommend treatment in another EEA country or Switzerland***

Your local health commissioner will decide whether to recommend that you be treated abroad at public expense. If you think that you have the right to go abroad because of undue delay in your treatment and you do not agree with the decision of your local health commissioner, you can apply direct to the Department of Health. They will consider whether to authorise the treatment and issue the E112 even though the local health commissioner has not recommended it. The Department will not judge the medical facts of the case: you will need to ask your local health commissioner for a second NHS medical opinion if you are unhappy with the first one you receive. The Department will normally deal with direct applications within 20 working days of receiving your letter. If you are not happy with the Department of Health's decision, you can apply for a judicial review of the decision through the UK courts. You are strongly advised to seek legal advice if considering making an application for judicial review and should bear in mind that there is normally a three-month time limit for doing so.

### **Direct referrals and treatment**

For more information regarding direct referrals and treatment, visit the Department of Health website ([www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)).

## ► **Getting medical treatment in the EEA and Switzerland: a country-by-country guide**

You must show your EHIC to access reduced-cost, sometimes free, medical treatment that becomes necessary during your visit.

Each country has different rules about state medical provision. In some, treatment is free but in many countries you will have to pay part or all of the cost, then claim a full or partial refund. In most countries, you need to claim while you're still abroad. Please note, if claiming a reimbursement abroad, you will need your UK home address to enable prompt payment. Make sure you have evidence of this with you. If you can't claim while you're away, contact DWP when you get back to the UK by calling 0191 218 1999. The call centre will take all your necessary claim details, offer advice about your reimbursement, and then request that you forward your receipts to Medical Benefits (see page 62 for contact details). DWP will contact the authorities in the other country on your behalf, but it can take a long time for your refund to come through. Some charges are non-refundable (eg your EHIC never covers repatriation back to the UK) so you are advised to take out private insurance as well as your EHIC. Remember to keep copies of any documents that you submit for your own records.



## Austria

### Where to get information

The Regional Health Insurance Office (Gebietskrankenkasse) responsible for the area where you are staying.

### What treatment is covered and what will I be charged for?

Doctors: the Regional Health Insurance Office will give you a list of doctors working under the state scheme. If you use a private doctor you will be charged but may be entitled to a partial refund.

Prescriptions: you can get prescribed drugs from any pharmacy but you will be charged a fixed amount.

Hospital treatment: you are covered for both out-patient and in-patient treatment, but you need a doctor's referral. There is a non-refundable daily charge for the first 28 days in hospital. If you are treated privately, whether at your own request or because of an emergency, you may be entitled to a refund from the Regional Health Insurance Office of special amounts, which vary from hospital to hospital.

### Who handles reimbursements?

The Regional Health Insurance Office.

### What documentation do I need to claim money back?

Send original receipts with your claim. Keep copies of anything you send for your records.



## Belgium

### Where to get information

The regional offices of the Auxiliary Fund for Sickness and Invalidity Insurance (Caisse Auxiliaire d'Assurance Maladie-Invalidité/Hulpkas voor Ziekte- en Invaliditeitsverzekering), or the office of the Local Sickness Funds (Mutualité/Ziekenfonds).

Auxiliary Fund Offices are usually located in each provincial capital.

The office for the Brabant region is at  
Rue du Trône 30B  
1000 Bruxelles  
Tel: +32 2 229 34 80

## What treatment is covered and what will I be charged for?

Doctors, dentists and prescriptions: you will be charged for seeing a doctor or dentist and for getting prescribed drugs. You can claim back 75 per cent of these costs.

Hospital treatment: you will have to pay part of the costs. Ambulance travel is not covered.

## Who handles reimbursements?

Sickness Funds Offices.

## What documentation do I need to claim money back?

For doctors or dentists, you will need to obtain a receipt on the official form (*Attestation de soins donnés/Getuigschrift voor verstrekte hulp*). For prescriptions, obtain a receipt and ensure that your copy of the prescription is stamped.

For hospital treatment, you will need a certificate from the Sickness Funds Office stating that it will pay part of your costs.



## Cyprus

Note: EHICs are not valid in the north part of Cyprus. You are strongly advised to take out comprehensive private health insurance before travelling to this part of the country. Please note any charges you pay in Cyprus are not refundable.

## Where to get information

Ministry of Health  
10 Markou Drakou  
Pallouriotissa  
1448 Nicosia

## What treatment is covered and what will I be charged for?

Doctors and dentists: you can get treatment from doctors or dentists practising in state health centres. You will be charged a patient contribution of £1.00 for each visit to a doctor or dentist and £40.00 for each denture. These charges are not refundable.

Prescriptions issued by a state doctor are free. However, they must be presented to a state pharmacy. If you don't have your EHIC, you will have to get them from a private pharmacy and you will be charged.

Hospital treatment: you can only get in-patient treatment if a state doctor refers you to hospital, or if you are admitted through the accident and emergency department of a state hospital.

### **Who handles reimbursements?**

There are none. You will only be charged your share of the costs.



## **Czech Republic**

### **Where to get information**

Centre for International Reimbursements (Centrum mezinárodních úhrad)  
nám. W. Churchilla 2  
113 59 Prague 3  
Tel: +420 2 34 462 041  
Email: [info@cmu.cz](mailto:info@cmu.cz)  
Web: [www.cmu.cz](http://www.cmu.cz)

### **What treatment is covered and what will I be charged for?**

Doctors and dentists: all treatment that a doctor or dentist considers necessary is free of charge. However, you must make sure they are contracted to the public health service (the Health Insurance Fund). If in doubt, contact the Centre for International Reimbursements.

Prescriptions are issued through doctors and dispensed by pharmacies. You will be asked to pay a share of the costs, which are not refundable.

### **Who handles reimbursements?**

There are none. You will only be charged your share of the costs.



## Denmark

Note: the Faroe Islands are not part of the EEA. They have a separate reciprocal healthcare agreement with the UK which covers immediately necessary care only.

### Where to get information

The local council (Kommunen).

### What treatment is covered and what will I be charged for?

Doctors and dentists: consultations are covered. Ask if they are registered with the Danish Public Health Service. You will be charged, but can claim back the full amount of the doctor's consultation and part of your dental costs.

Prescriptions: you will be charged. Refund rates for approved medicines vary. There are no refunds of expenditure under DKK 520 for persons over 18 (for children, 50 per cent is refunded).

Hospital treatment is free. It will normally be arranged by a doctor, but if you can't see one, show your EHIC to the hospital authorities and ask them to arrange free treatment for you.

### Who handles reimbursements?

The local council.

### What documentation do I need to claim money back?

If you show your EHIC, you will be given a special card to register your prescription purchases on your first visit to a pharmacy. If not, keep all your prescriptions and original receipts and apply for a refund to the local council.



## Estonia

### Where to get information

Estonian Health Insurance Fund (Eesti Haigekassa)  
International Relations Department

Lembitu 10

Tallinn 10114

Tel: +372 620 8430

Email: [info@haigekassa.ee](mailto:info@haigekassa.ee)

Web: [www.haigekassa.ee](http://www.haigekassa.ee)

There are also local offices in Tartu, Jõhvi and Pärnu.

## What treatment is covered and what will I be charged for?

Doctors and dentists: you will have to pay part of the cost of any treatment you receive, including home visits from a doctor. The charges are not refundable. Children under 19 can get free dental treatment, and adults do not have to pay for teeth to be removed or abscesses lanced.

Prescriptions: you will be charged a standard fee. Sometimes, you will also have to pay a percentage of the costs above the standard fee. If the medicine is not on the national list of medicinal products, you will have to pay the full costs. This is not refundable.

Hospital treatment: if you are admitted as an in-patient, you will have to pay an in-patient fee of up to EEK 25 per day for up to 10 days per hospitalisation. There is no in-patient fee for:

- children below the age of 19;
- cases related to pregnancy and childbirth; and
- intensive care.

Ambulance travel is free in an emergency.

## Who handles reimbursements?

There are no reimbursements. You cannot claim a refund for any private treatment you have.



Finland

## Where to get information

Local offices of the Sickness Insurance Department (Kansaneläkelaitoksen Paikallistoimisto – KELA).

## What treatment is covered and what will I be charged for?

Doctors: depending on the area (municipality) where you are staying, treatment will either be given free or for a standard fee. If you get private treatment from a doctor (or hospital), you should get a receipt. You will be able to get a partial refund.

Dentists: for emergency dental treatment, contact the dentist on duty at the municipal health centre and present your EHIC. A standard fee will be charged, depending on the service provided. You may find that state dental services are severely restricted.

Prescriptions: you will be charged the full amount, but you can claim this back from the local KELA. For most prescribed medicines you will get a refund of 50 per cent of the costs above a fixed rate.

Hospital treatment: a doctor will normally refer you to a public hospital, where you will need to show your EHIC. In an emergency you can seek treatment from the nearest public hospital without consulting a doctor first. For in-patient treatment there is a fixed non-refundable daily charge. For out-patient visits to a hospital, there is a fixed non-refundable charge.

### Who handles reimbursements?

The local KELA office. You must claim refunds within six months of the original payment. Charges for treatment vary from region to region.

### What documentation do I need to claim money back?

Original receipts. Keep copies of anything you send for your records.



## France

### Where to get information

Centre des Liaisons Européennes et Internationales de Sécurité Sociale (CLEISS)  
11 rue de la Tour des Dames  
75436 Paris Cedex 09  
Tel: +33 1 45 26 33 41

### What treatment is covered and what will I be charged for?

Doctors, dentists and prescriptions: make sure the doctor or dentist you consult is *conventionné* (that is, that they work within the French health system). After treatment, obtain a signed statement of the treatment given (a *feuille de soins*) – you can't claim a refund without it. You will be charged for the treatment you receive, as well as for any prescribed medicines, and the amount(s) should be shown on the *feuille de soins*.

Around 70 per cent of standard doctors' and dentists' fees are refunded, and between 35 and 65 per cent of the cost of most prescribed medicines. The cost of common remedies and items such as bandages are refunded at the lower rate. The cost of medicines marked with a  $\Delta$  *vignette* or *N.R.* is not recoverable.

Hospital treatment: you must pay for out-patient treatment and then claim a partial refund from the local Sickness Insurance Office (Caisse Primaire d'Assurance-Maladie or CPAM). If you are treated as an in-patient in an approved hospital and show your EHIC, the office will pay 75 per cent or more of the cost direct to the hospital. You pay the balance. You must also pay a fixed daily hospital charge (*forfait journalier*). The 25 per cent balance and the *forfait journalier* are non-refundable.

## Who handles reimbursements?

Local Sickness Insurance Offices.

Send your application for a refund (the *feuille de soins* and any prescriptions) to the nearest Sickness Insurance Office while you are still in France. The refund will be sent to your home address later, but it may be subject to a bank charge. Before sending the money order, the French authorities will send you an itemised statement of the amount to be refunded. This refund process normally takes around two months.

## What documentation do I need to claim money back?

When you are getting prescribed medicines, the pharmacist will hand you back your prescription and you should attach it to the *feuille de soins* in order to claim a refund.

Medicine containers also carry detachable labels (*vignettes*), showing the name and price of the contents. Stick these in the appropriate place on the *feuille de soins*, and sign and date the form at the end.



## Germany

### Where to get information

You can obtain information from any Local Health Insurance Fund (Allgemeine Ortskrankenkasse or AOK) or any Substitute Health Insurance Fund (Ersatzkasse, Betriebskrankenkassen or Innungskrankenkassen, etc).

### What treatment is covered and what will I be charged for?

Doctors and dentists: You will need to pay a fixed charge to see a doctor or dentist, which is not refundable.

Prescriptions: medicines prescribed by the doctor can be obtained from any pharmacy in exchange for the prescription. You will be liable for a percentage of the prescription charge. These costs are non-refundable. For 'minor' drugs and medicines, such as painkillers and cough mixtures, you may be charged the full amount.

Hospital treatment: You can be referred to a hospital by a doctor. In an emergency, you can go directly to a contracted hospital. The hospital will then contact the insurance fund so that they can confirm that your treatment costs will be met. For the first 28 days of hospital in-patient treatment, you will have to pay a fixed daily hospital charge, which will not be reimbursed. (Patients up to the age of 18 do not have to pay this charge.)

### **Who handles reimbursements?**

If you are charged a patient contribution, this is not refundable. However, if you are charged the full cost because you do not have an EHIC or a PRC, you can apply for a refund if you are able to provide either of these items for the dentist or doctor who treated you within a set timescale. (For dentists, this must be within ten days of the date you obtained the treatment. For doctors, it must be within the same quarter; for example, the fourth quarter in Germany is from 1 October to 31 December – any claims within this quarter must be made before 31 December.)

Alternatively, if your EHIC or PRC is rejected for any reason and you are charged in full, please apply for a refund through DWP on your return to the UK. See page 15 for details.

### **What documentation do I need to claim money back?**

Original receipts.



Greece

## Where to get information

Social Insurance Institute (ΙΔΡΥΜΑ  
ΚΟΙΝΩΝΙΚΩΝΑΣΦΑΛΙΣΕΩΝ – known as IKA)  
8 Aghiou Constantinou Street  
Athens

You can also contact the Institute's regional or local offices (ΥΠΟΚΑΤΑΣΤΗΜΑΤΑ) or branches (ΠΑΡΑΡΤΗΜΑΤΑ).

## What treatment is covered and what will I be charged for?

Note: if you are charged for any services provided through IKA, make sure you secure a receipt with a number perforated across it.

Doctors and dentists: consultations and treatment are free. However, you will have to pay part of the cost of secondary examinations, such as X-rays. You will also have to pay for supplementary treatment, such as physiotherapy, and for dentures.

Prescriptions: for prescribed medicines, hand the prescription to any chemist in the IKA scheme – IKA offices will provide a list. You will have to pay a small standard charge, plus 25 per cent of the actual cost of the medicine, which is non-refundable. If you are charged in full, obtain a receipt and ask for the prescription back. Keep the self-adhesive labels from the medicines.

If you obtain medicines or any kind of treatment privately, you must pay the full cost. Take the original receipts and your EHIC to the IKA within one month, and they will reimburse you up to the limit allowed for similar treatment by the IKA. If you are staying in a remote part of the country or on a small island, there may be no IKA office or facilities within easy reach. In this case you must pay the full cost of private treatment and apply for a refund on return to the UK.

If you are charged in full, you will need the original prescription and receipt. The self-adhesive labels from the medicines should be stuck on to the prescription – you will not get a refund without them.

Hospital treatment: following an IKA doctor's diagnosis you must ask for a 'ticket', which is your approval of admittance to a hospital within the IKA scheme. If you go into the hospital before obtaining the 'ticket', show the administration your EHIC and ask them to contact the IKA.

## Who handles reimbursements?

IKA.

## What documentation do I need to claim money back?

Original receipts.



**Hungary**

## Where to get information

National Health Insurance Fund (Orszagos Egeszsegbiztosita Penztar)

Department of International Relations and EU Integration

Vaci Street 73/a

1139 Budapest

Tel: +36 1 350 1618

Email: [nemzetk@oep.hu](mailto:nemzetk@oep.hu)

## What treatment is covered and what will I be charged for?

Doctors and dentists: you can get treatment only from surgeries that have a sign saying they are contracted with the National Health Insurance Fund (OEP-pel szerzödött szolgáltato). Doctors' consultations are free, and emergency dental treatment is generally free. Any charges you pay are not refundable.

Prescriptions: some prescription drugs are free; for others you pay all or some of the cost. These charges are not refundable.

Hospital treatment: in-patient and out-patient hospital treatment is normally provided through a referral from a GP. Treatment is free of charge, although you will be charged for any extra services you request, eg:

- obtaining prescription treatment without a referral from a primary healthcare provider;
- using a healthcare provider other than the one specified by the prescribing doctor;
- unnecessarily changing the contents of prescription treatment, causing extra costs; or
- a better room, meals or conditions.

Charges for extra services are not refundable.

Ambulance travel is free of charge.

## Who handles reimbursements?

There are none.



Iceland

## Where to get information

State Social Security Institute  
Laugavegur 114  
Reykjavik  
Tel: +354 5604400

## What treatment is covered and what will I be charged for?

Doctors and dentists: go to a health centre or a doctor registered within the state scheme. You will have to pay a fee of IKR 700, which is not refundable. You will have to pay the full cost of any dental treatment. Children under 16 have to pay only 25 per cent.

Prescriptions: prescribed medicines can be obtained from any pharmacy. You must show your EHIC. You will be charged a set amount depending on the type of medication prescribed. Ask the doctor for a generic drug if possible, as these are generally cheaper than brand name medicines.

Hospital treatment: patients can be admitted to hospitals only when they are referred by a doctor. However, in emergencies, patients may be admitted immediately to whichever hospital is serving as the emergency hospital at the time. Hospital in-patient treatment is free if you present your EHIC. Otherwise, you will be charged.

Ambulance travel: patients must pay the full cost of ambulance transportation within Reykjavik. Elsewhere, the cost of ambulance transportation is limited to a maximum of IKR 2,400.

Non-EEA nationals resident in the UK may also be covered for emergency health treatment in Iceland under a separate agreement. You will need to produce your NHS medical card.

## Who handles reimbursements?

The State Social Security Institute. Normally, you will only be charged a standard fee, which is not refundable. However, if you think that you have been wrongly charged as a private patient, you can apply for a refund by presenting your original receipts to the main office of the Institute.

## **What documentation do I need to claim money back?**

Original receipts.



## **The Republic of Ireland**

### **What documents should I take with me?**

EHIC or evidence of UK residence (eg driving licence or NHS medical card).

### **Where to get information**

The local Health Board for the area where you are staying.

### **What treatment is covered and what will I be charged for?**

Doctors, dentists and prescriptions: contact the local Health Board, which will arrange for you to see a public health service doctor or dentist. Make it clear to the practitioner that you wish to be treated under the EU's social security arrangements.

You may be asked to complete a simple statement. Emergency treatment and medicines are free if you go to a General Medical Services (GMS) doctor and the prescription is on GMS paper.

Hospital treatment: a doctor will arrange for you to be admitted to a health service hospital, where treatment in public wards is normally free. If you can't contact a doctor before admission, explain to the hospital authorities that you wish to be treated under the EU arrangements. If you need emergency medication on discharge from a public hospital, you must go to a Health Board doctor for the prescription, otherwise you may have to pay a charge.



Italy

## Where to get information

Local Health Authority (Azienda Unità Sanitaria Locale or ASL, also known as AUSL). You can get their number from a telephone directory, hotel reception, pharmacy or, in an emergency, by phoning 118.

## What treatment is covered and what will I be charged for?

Doctors and dentists: make sure the doctor you go to is a national health service (Servizio Sanitario Nazionale – SSN) doctor. Their services are normally free. Surgeries are open from Monday to Friday but times vary. At weekends and on weekdays between 8pm and 8am, emergency services are available (Guardia Medica). If you pay any charges, keep the original receipts and apply at the local ASL for a refund. Most dentists are private. To get state treatment you will need to go to a national health service hospital or a dentist who is working in an ASL-managed centre.

Prescriptions: if a national health service doctor issues you with a prescription, take it and your EHIC to the pharmacy. Some medicines are free; for others you will be charged a standard fee, which is non-refundable. The cost of medicines bought over the counter is not refundable.

Hospital treatment: the ASL can supply a list of national health service hospitals or private hospitals that are affiliated to the state scheme. Depending on the region you are in, you may or may not have to pay for medicines prescribed in a hospital or for your ambulance travel. If you can't contact the ASL beforehand, show the hospital authorities your EHIC and ask them to contact the local office at once about your right to treatment under the state healthcare scheme.

## Who handles reimbursements?

The local ASL.

## What documentation do I need to claim money back?

Original receipts.



Latvia

## Where to get information

Local Sickness Insurance Funds or:

Compulsory Health Insurance State Agency (Veselības obligātās apdrošināšanas valsts aģentūra)

Baznīcas 25

Rīga

LV-1010

Tel: +371 7043700

Email: [voava@voava.lv](mailto:voava@voava.lv)

Web: [www.voava.lv](http://www.voava.lv)

For information about healthcare in Latvia for EU citizens:

Tel: +371 7043767

Email: [eiropa@voava.lv](mailto:eiropa@voava.lv)

## What treatment is covered and what will I be charged for?

Doctors: you will be charged a standard fee for seeing a doctor. Children under 18 and pregnant women getting treatment relating to their pregnancy will not be charged.

Dentists: any dentist you see must be contracted with a Sickness Insurance Fund or with the Compulsory Health Insurance State Agency. You will have to pay for most dental services. For children up to 18, most treatments are free.

Prescriptions: medicines are prescribed by doctors and dispensed by pharmacies. You may have to pay a prescription charge.

Ambulance travel is free provided it is requested by the public health service in an emergency.

Hospital treatment: in an emergency you can go directly to a hospital. Otherwise, for in-patient treatment, you will need a referral from a GP or medical specialist.

There is a hospital admission fee and a daily charge for in-patient treatment from the second day of an admission (up to a maximum limit).

## Who handles reimbursements?

You will not be reimbursed for any private treatment.



## Liechtenstein

### Where to get information

National Office of Economy (Amt für Volkswirtschaft)  
Austrasse 15  
9490 Vaduz

### What treatment is covered and what will I be charged for?

Doctors and dentists: you can see any doctor covered by a contract with the public healthcare scheme. You will have to pay a standard fee. There is no state dental treatment, and you will have to pay the costs of private treatment in full.

Hospital treatment: there is only one hospital in Liechtenstein. The competent authority should approve your admission, although no approval is needed in an emergency.

### Who handles reimbursements?

National Office of the Economy.

### What documentation do I need to claim money back?

Medical bills, original receipts and a covering letter.



## Lithuania

### Where to get information

You can contact one of the five Territorial Patient Funds:

Vilnius Territorial Patient Fund

Placioji g. 10

Vilnius 2600

Tel: +370 52 661364

Siauliu Territorial Patient Fund

Vilniaus g. 267

Siauliai 5400

Tel: +370 41 520043

Kauno Territorial Patient Fund

Aukstaiciu g. 10

Kaunas 3005

Tel: +370 37 208846

Panevezio Territorial Patient Fund

Respublikos g. 66

Panevezys 5319

Tel: +370 45 596192

Klaipedos Territorial Patient Fund

Taikos pr. 28

Klaipeda 5802

Tel: +370 46 380738

## **What treatment is covered and what will I be charged for?**

Doctors and dentists: you can get treatment only from doctors or dentists contracted to a Territorial Patient Fund. Doctors' consultations and treatment are free of charge. There is no charge for a dentist's consultation but you will have to pay for any materials the dentist uses. Most dentists – 80 per cent – practise privately. If you see a doctor or dentist privately, you can't claim any money back.

Prescriptions: you can get prescriptions from a doctor. You will need to show your EHIC. Some medicines are provided free of charge; for others you will have to pay between 10 and 50 per cent of the cost. This is not refundable. If you are prescribed a medicine that is not available under the state scheme, you will have to pay for it yourself.

Hospital treatment: you can get treatment in the emergency section of a hospital. You can also be referred to a hospital for in-patient or out-patient treatment by a doctor. There are no charges for in-patient or out-patient hospital treatment.

If you are treated privately in a hospital, you will have to pay. This is not refundable.

Ambulance travel is free.

## **Who handles reimbursements?**

Generally, you will be charged only your share of the costs, which is not refundable.

However, if you don't have your EHIC with you when you see a doctor, you may have to pay. You can apply for a refund when you get back to the UK (see page 15).

## **What documentation do I need to claim money back?**

Original receipts.



## Luxembourg

### Where to get information

Sickness Insurance Fund for Manual Workers (Caisse de Maladie des Ouvriers)

125 Route d'Esch

L-1471 Luxembourg Ville

The Fund also has local offices.

### What treatment is covered and what will I be charged for?

Doctors, dentists and prescriptions: you can go to any doctor. You must pay for treatment and prescribed medicines. Make sure you get receipts for everything you pay for. You will be able to get a refund, although not always for the full amount.

Hospital treatment: if a doctor thinks you need hospital treatment, they will issue a certificate which you should give to the hospital authorities. Treatment is normally free but you must pay a non-refundable daily charge. If you can't contact a doctor before being admitted, show your EHIC to the hospital authorities and ask them to contact the Sickness Insurance Fund.

### Who handles reimbursements?

The local Sickness Insurance Fund office.

### What documentation do I need to claim money back?

Original receipts.



## Malta

### Where to get information

Entitlement Unit

Ministry of Health

24 St John's Street

Valletta CMR02

Tel: +356 21 22 4071

Fax: +356 21 23 0863

Email: entitlement.mhec@gov.mt

## What treatment is covered and what will I be charged for?

Doctors and dentists: emergency medical treatment is available free from doctors in government health centres. Acute emergency dental treatment is provided free of charge in hospital out-patient wards or government health centres, but is not widely available. Most dentists practise privately.

Prescriptions: any prescription charges incurred are not refundable.

Hospital treatment: emergency treatment in the accident and emergency department of a government hospital is free for both in-patients and out-patients. Any medication prescribed during in-patient treatment, or for the first three days after you are discharged, is free, but you will be charged in full for anything prescribed after this period. These charges are not refundable.

Ambulance travel is free, in an emergency, as long as you can prove that you are entitled to treatment.

## Who handles reimbursements?

If you can't prove that you are entitled to treatment and have to pay for it, you can apply for a refund when you get back to the UK (see page 15).

## What documentation do I need to claim money back?

Original receipts.



## The Netherlands

### Where to get information

AGIS Verzekeringen  
PO Box 8261  
3503 RG Utrecht  
Tel: +31 30 233 0600

Local Health Insurance Fund Offices (Zorgverzekeraar) can tell you how to access medical services and give you the names and addresses of GPs, health centres and hospitals that operate within the state system.

## What treatment is covered and what will I be charged for?

Doctors and dentists: make sure you see a doctor who is part of the health insurance scheme. Treatment is usually free. State dental care in the Netherlands is limited to treatment for children.

Prescriptions: some prescribed medicines are free, for some you pay part of the cost, and for others you'll have to pay the full cost. These charges are not refundable.

Hospital treatment: doctors will need authorisation from the AGIS Verzekering for you to get free hospital in-patient treatment. If you can't contact a doctor before being admitted, show the hospital authorities your EHIC and ask them to contact AGIS Verzekeringen in Utrecht immediately.

Ambulance travel is free only if a doctor agrees that it is necessary.



## Norway

### Where to get information

Local Sickness Offices (Lokale Trygdekontor) or the National Office for Social Insurance Abroad (Folketrygdkontoret for Utenlandersaker)

PO Box 8138 Dep 0033

Oslo 1

Tel: +47 2331 1300

## What treatment is covered and what will I be charged for?

Doctors and dentists: make sure you see a doctor who has a reimbursement arrangement with the National Insurance Administration. This includes most medical practitioners. There is a non-refundable standard fee. You will usually have to pay the full cost of any dental treatment.

Prescriptions: you will have to pay for most prescribed medicines. However, if you are prescribed medication by a doctor on a blue prescription (generally medication for chronic conditions) you will pay only 36 per cent of the costs up to a maximum of NOK 360 per prescription.

Hospital treatment: charges are payable for specialist consultations and out-patient treatment. Normally, a GP will refer you to hospital. In an emergency, you can get treatment from the nearest public hospital. Hospital in-patient treatment, including necessary medication, is free of charge.



## Poland

### Where to get information

National Health Fund (Centrala Narodowego Funduszu Zdrowia or NFZ) or (for details) regional branches of the NFZ  
ul. Grójecka 186  
02-390 Warszawa  
Tel: +48 22 572 60 36 or  
+48 22 572 61 12  
Fax: +48 22 572 63 30

### What treatment is covered and what will I be charged for?

Doctors and dentists: healthcare in Poland is provided by units that have a contract with the NFZ. In an emergency, go to the nearest basic healthcare GP and make sure they are contracted to the NFZ. If they are not contracted to the NFZ, you will be charged as a private patient and will not be able to get a refund. Check that the dentist you go to is contracted to the NFZ, otherwise you will be charged privately. Only basic emergency dental care is provided free of charge.

Prescriptions: depending on the medication, you will have to pay between 30 and 50 per cent of the price, the full amount, or a fixed price. These charges are not refundable.

Hospital treatment: you can go directly to a state hospital in an emergency and get free treatment. A GP can also refer you to a hospital and decide if you need an ambulance. Medicines provided in a hospital are free of charge.



## Portugal

### Where to get information

In mainland Portugal: the nearest Regional Health Service Office (Administração Regional de Saúde).

In the Azores: the Regional Health Service Directorate in Angra do Heroísmo.

In Madeira: the Regional Health Directorate in Funchal  
Direcção-Regional de Gestao  
Rue das Pretas, nr 1  
Funchal

## What treatment is covered and what will I be charged for?

Doctors and dentists: in mainland Portugal, go to the nearest health centre (Centro de Saúde). Show your passport (or EHIC), and ask to be treated under the EU arrangements. You will be charged a non-refundable standard fee. Dental treatment is limited under the state scheme. You will probably have to pay, and the charges are not refundable.

Note: in Madeira (an autonomous region), you can get a partial refund if you see a private doctor. Make sure you get an official (green) receipt.

Prescriptions: for some prescribed medicines, you will have to pay between 30 and 80 per cent of the cost. There is no charge for prescriptions issued for certain serious illnesses ('A Level').

Hospitals: basic hospital treatment is free, but you'll have to pay for secondary examinations, such as X-rays, and laboratory tests.

## Who handles reimbursements?

In Madeira, contact the Regional Office. The refund will cover only a very small part of your total bill.

## What documentation do I need to claim money back?

Official original receipts.



## Slovakia

### Where to get information

Ministry of Health (Ministerstvo Zdravotníctva)  
([www.health.gov.sk](http://www.health.gov.sk))

## What treatment is covered and what will I be charged for?

Doctors and dentists: make sure the doctor or dentist you see is contracted to the main health insurance company. You will have to pay a non-refundable contribution. If you don't have an EHIC, you will be charged for treatment and may not be able to get a refund. Some basic emergency dental treatment is available free of charge, but you will have to pay a non-refundable contribution.

Prescriptions: there is a non-refundable flat fee for each prescription, and you may have to contribute to the cost of the medicine itself. Pharmacies can give you a list of nationally subsidised drugs.

Hospitals: a doctor can refer you to hospital, or you can go to the casualty ward of a hospital for emergency treatment. You will have to pay a daily charge (up to a maximum of 21 days) each time you are admitted. All other services and medicines are normally free, but there may be substantial non-refundable charges for complex procedures. If you go to hospital but are not admitted, you will also have to pay a fee.

Ambulance travel: if a doctor asks for an ambulance for you, you will be charged a non-refundable fee. If the doctor doesn't think you need an ambulance, you will have to make your own arrangements. In a life-saving emergency, there is no charge for ambulance travel.

### **Who handles reimbursements?**

There are none.



## **Slovenia**

### **Where to get information**

The nearest regional office of the Health Insurance Institute of Slovenia (Zavod za Zdravstveno Zavarovanje Slovenije or ZZZS) ([www.zzzs.si](http://www.zzzs.si)). The office will be able to give you a list of private doctors and dentists contracted to the ZZZS.

### **What treatment is covered and what will I be charged for?**

Doctors and dentists: you can get free emergency medical treatment from a doctor in a public health institution, or from a private doctor who is contracted to the ZZZS. If you see a doctor who is not contracted to the ZZZS, you will not be able to claim a refund.

You can get emergency dental treatment from dentists contracted to the ZZZS.

Prescriptions: for some prescription drugs, you will have to pay 25 to 75 per cent of the cost; for others you will have to pay the full cost. These charges are not refundable. Some drugs are provided free of charge.

Hospitals: a doctor will refer you to hospital. In an emergency, you can go to the emergency department of a hospital where you can get free treatment.

Ambulance travel: if a doctor refers you to hospital, ambulance travel is free, otherwise you will have to pay 70 per cent of the cost. This is not refundable.

## Who handles reimbursements?

If you don't have an EHIC, you will have to pay for your treatment and apply for a refund when you get back to the UK (see page 15).

## What documentation do I need to claim money back?

See page 15.



## Spain (including the Canary and Balearic Islands)

### Where to get information

Health Service Offices of the autonomous regions (Servicio Regional de Salud).

### What treatment is covered and what will I be charged for?

Doctors and dentists: make sure the practitioner you see works within the Spanish state health service. In some parts of the country, particularly the outlying islands, you may have to travel some distance to attend a state surgery (*consultorio*), health centre (*centro sanitario*) or hospital clinic (*ambulatorio*). If you need to call out a doctor in an emergency, make it clear that you have an EHIC and that you want to be treated under the EU arrangements. Whenever you need treatment, show your EHIC. Dental treatment is not generally provided under the state system, and the costs will not be reimbursed.

Note: in Spain, doctors, health centres and hospitals have separate surgery times for private patients and those treated under the state health service. If you are asked to pay, you are not being treated under the Spanish health service and your EHIC will not be accepted.

Prescriptions: medicines prescribed by health service practitioners can be obtained from any pharmacy (*farmacia*). You will have to pay up to 40 per cent of the cost unless you are a UK or other EEA pensioner, in which case the medicines will be free of charge. You must show proof that you are a state pensioner, otherwise you will be charged 40 per cent of the cost, which you can claim back on your return to the UK. If a hospital says you need medicines after you are discharged, you must take the medical report to a GP, who will give you a prescription.

Hospital treatment: a doctor will usually arrange any hospital treatment you may need. In an emergency, you can only get free treatment in a public ward at a public hospital. You must show your EHIC; if not, you will be charged as a private patient and will not get your money back.

Warning: under the strict terms of the Spanish health service, there are no refunds for private healthcare charges. Make sure you have private medical insurance in case you are treated in an emergency in a private hospital.

Important: doctors in the emergency departments of state health service hospitals will prescribe medicines on the appropriate medical report, but do not issue official prescriptions. You must take the report to a primary care doctor who will issue the official prescription.

### **Who handles reimbursements?**

There are none. However, if you are a state pensioner and are charged for your prescriptions, you can apply for a refund when you get back to the UK (see page 15).

### **What documentation do I need to claim money back?**

Original receipts.



## **Sweden**

### **Where to get information**

The local Social Insurance Office (Lokala Försäkringskassan).

Note: non-EEA nationals living in the UK may be covered for emergency health treatment in Sweden under a separate reciprocal agreement. You will need to show your NHS medical card.

### **What treatment is covered and what will I be charged for?**

Doctors and dentists: make sure the doctor you see is affiliated to the public insurance scheme. You must show your EHIC, or you will be charged the full cost of the treatment. With an EHIC, you will still have to pay part of the cost, which is not refundable. You will also have to pay the full cost of dental treatment up to a fixed limit, and most of the cost above this limit. Any reductions will be made before you get your bill.

Prescriptions: you will have to pay the full cost of any prescription drugs up to a limit, and part of any costs above this limit.

Hospitals: you can go to any public hospital. In-patient care is free, but you will have to pay part of the cost of any out-patient care. There is a fixed, non-refundable daily charge.

### **Who handles reimbursements?**

There are none. Provided you show your EHIC, you will only be charged non-refundable fees for public health services. The costs of private treatment are not refundable.



## **Switzerland**

### **Where to get information**

Common Institution under the Federal Sickness Insurance Act  
(Gemeinsame Einrichtung KVG)  
Gibelinstrasse 25  
Postfach  
CH-4503 Solothurn  
Tel: +41 32 625 48 20  
Fax: +41 32 625 48 29

### **What treatment is covered and what will I be charged for?**

Note: you will normally have to pay the full costs for treatment and services and claim a refund afterwards. You will have to pay a fixed charge for each 30-day period of treatment. This is known as the 'excess charge' or 'patient's contribution' and is not refunded. It is recommended that all visitors take out adequate private travel insurance.

Doctors and dentists: go to any doctor registered with the Swiss health insurance scheme. Dental treatment is not covered unless it results from serious illness or accident.

Hospital treatment: you will normally be referred to a public hospital by a doctor. In an emergency, go directly to the emergency department of any public hospital. In-patient treatment in a general ward of a public hospital is covered, but not in a semi-private or private ward, or in a private hospital.

As well as the excess charge, you will have to pay a small non-refundable fixed daily in-patient charge for the cost of board and accommodation.

Ambulance travel: you will have to pay 50 per cent of the costs of ambulance transport within Switzerland, including air ambulance.

### **Who handles reimbursements?**

The Common Institution.

### **What documentation do I need to claim money back?**

Original receipts.

## Other countries with reciprocal healthcare agreements with the UK

The UK has reciprocal healthcare agreements with some other countries and territories. This means you can get urgent medical treatment either at reduced cost or, in some cases, free. The countries/territories and services available are listed on pages 42–49. The range of medical services may be more restricted than under the NHS. You'll be treated on the same terms as residents of the country in question. Any charges you pay are non-refundable, so you should take out health insurance before you go.

Generally, reciprocal healthcare agreements cover UK nationals living in the UK. If you are not a UK national, you may still be able to get treatment in some countries if you normally live in the UK.

If you are planning to live or work in one of the reciprocal agreement countries, the arrangements in this booklet may not apply. Contact the HMRC Centre for Non-Residents for details (see page 64 for contact details).

### **The Armed Forces**

If you are a member of the Armed Forces serving in any of the reciprocal agreement countries, you and your dependants should generally use HM Forces medical facilities. Your standing orders will tell you what's available.

## ► Reciprocal healthcare agreements: a country-by-country guide

Country	Essential documents	What's free
Anguilla	Evidence of UK residence (eg NHS medical card or UK driving licence).	Minor emergency treatment.
Australia	Evidence of UK residence (eg UK passport or NHS medical card) and temporary entry permit.	Public hospital treatment. This includes renal dialysis, but you must arrange this before leaving the UK. Contact your NHS renal unit for further details.
Barbados	UK passport (or NHS medical card if not a UK national).	Hospital treatment. Treatment at polyclinics. Ambulance travel. Prescribed medicines for children and the elderly.
British Virgin Islands	Evidence of UK residence (eg NHS medical card or UK driving licence).	Hospital and other medical treatment for people aged 70 or over and school-age children.
Bulgaria	UK passport and NHS medical card.	Medical, dental and hospital treatment.

<b>What you'll need to pay for</b>	<b>More information</b>
<p>Hospital in-patient and out-patient treatment. Hospital accommodation. Dental treatment. Prescribed medicines. Ambulance travel.</p>	<p>Family-doctor-type treatment is available at out-patient clinics. There is a charge for this.</p>
<p>Treatment at most doctors' surgeries. Prescribed medicines. Ambulance travel. Dental treatment.</p>	<p>You will need to enrol at a local Medicare office, but you can do this after you've had treatment. Some doctors' charges may be partially refunded by the Medicare scheme. Claim at the local office before you leave.</p>
<p>Dental treatment. Prescribed medicines.</p>	
<p>Other visitors are charged for all medical services at rates applicable to residents.</p>	
<p>Medicines supplied by a public pharmacy.</p>	<p>Recent changes suggest that the state healthcare sector is very limited. Private medical insurance cover is strongly recommended.</p>

## ► Reciprocal healthcare agreements: a country-by-country guide

Country	Essential documents	What's free
Channel Islands (if staying less than three months)	Evidence of UK residence (eg driving licence or NHS medical card).	Guernsey/Alderney: Hospital in-patient treatment.  Jersey: Hospital in-patient and out-patient treatment. Ambulance travel.
Falkland Islands	Evidence of UK residence (eg medical card or UK driving licence).	Hospital treatment. Dental treatment. Other medical treatment. Prescribed medicines. Ambulance travel.
Gibraltar (for stays of up to 30 days)	UK passport. Non-UK nationals need an EHIC.	GP and medical care and dental treatment under the local medical scheme is available at the Primary Care Medical Centre. Hospital treatment in public wards.
Isle of Man	No documents needed.	Treatment similar to that provided by the NHS.

<b>What you'll need to pay for</b>	<b>More information</b>
<p>Prescribed medicines. Accident and emergency hospital treatment. Emergency dental treatment. GP and other medical care. Ambulance travel.</p> <p>Treatment at a doctor's surgery. Dental care. Prescribed medicines.</p> <p>Sark: All medical treatment.</p>	<p>There is no out-patient department at Guernsey General Hospital.</p> <p>Free treatment at a family-doctor-type clinic is available most weekday mornings at the Jersey General Hospital.</p> <p>Hospital treatment provided in Guernsey</p>
<p>Nominal fee payable for house calls. Small charge for each item of medicine prescribed under the medical scheme. Private dental treatment. Nominal fee for limited emergency services at the Primary Care Medical Centre.</p>	<p>You are not covered if you go to Gibraltar specifically to be treated for a condition that arose elsewhere, eg in Spain. If you are a UK state pensioner and go to live in Gibraltar, the Gibraltar authorities will provide medical services on the same basis as a Gibraltar citizen. You won't have to pay insurance contributions, but you will have to pay prescription charges.</p>
<p>Dental treatment. Prescribed medicines</p>	

## ► Reciprocal healthcare agreements: a country-by-country guide

Country	Essential documents	What's free
Montserrat	Evidence of UK residence (eg medical card or UK driving licence).	Treatment at government medical institutions for people aged over 65 and under 16. Dental treatment for school-age children.
New Zealand	UK passport.	Dental treatment for people aged under 16. Public hospital in-patient treatment.
Romania	UK passport.	Hospital treatment. Some dental treatment. Other medical treatment.
Russia	UK passport.	Treatment in state hospitals.
St Helena	Evidence of UK residence (eg NHS medical card or UK passport).	Hospital treatment in out-patient clinics during normal clinic times.
Turks and Caicos Islands	Evidence of UK residence (eg NHS medical card or UK driving licence).	All treatment for people aged under 16 and over 65.  Grand Turk Island: Dental treatment (at dental clinic). Prescribed medicines. Ambulance travel.  Outer islands: Medical treatment at government clinics. Prescribed medicines.

<b>What you'll need to pay for</b>	<b>More information</b>
<p>Hospital in-patient and out-patient treatment. Hospital accommodation. Most prescribed medicines. Dental treatment. Ambulance travel.</p>	<p>Family-doctor-type treatment is available at government clinics and the hospital casualty department. There is a charge for this.</p>
<p>Out-patient hospital treatment. Treatment at a doctor's surgery. Prescribed medicines. Dental treatment.</p>	<p>Ask the hospital or doctor if a refund is due. If not, claim at the local health office.</p>
<p>Prescribed medicines.</p>	
<p>Prescribed medicines.</p>	
<p>Hospital in-patient treatment. Dental treatment. Prescribed medicines. Ambulance travel.</p>	<p>Family-doctor-type treatment is available at the hospital out-patient clinic.</p>
<p>Hospital in-patient treatment. Other medical treatment and treatment at the town clinic.</p>	<p>There are no hospital services on the outer islands.</p>

## ► Reciprocal healthcare agreements: a country-by-country guide

Country	Essential documents	What's free
Former USSR (Soviet Union) except Belarus, Estonia, Latvia, Lithuania and Russia	UK passport.	Hospital treatment. Some dental treatment. Other medical treatment.
Yugoslavia (Serbia and Montenegro), Croatia, Bosnia and Herzegovina, Macedonia	UK passport. If you are a UK resident but not a UK national, you will need a certificate of insurance from the HMRC Centre for Non-Residents (see page 64).	Hospital treatment. Some dental treatment. Other medical treatment.

What you'll need to pay for	More information
Prescribed medicines.	<p>This agreement applies in:</p> <ul style="list-style-type: none"> <li>Armenia</li> <li>Azerbaijan</li> <li>Georgia</li> <li>Kazakhstan</li> <li>Kyrgyzstan</li> <li>Moldova</li> <li>Tajikistan</li> <li>Turkmenistan</li> <li>Uzbekistan</li> <li>Ukraine</li> </ul>
Prescribed medicines.	<p>If you are a Yugoslav national living in the UK, you will need to show your Yugoslav passport and a certificate of UK social security insurance. You can get this from HMRC Centre for Non-Residents (see page 64).</p> <p>If you are not a UK/Yugoslav national but are the dependant of someone who is, you should also apply for a certificate. The agreement applies to all the successor republics.</p>

## Countries with no healthcare agreements with the UK

Most countries do **not** have healthcare agreements with the UK. This includes Turkey, Canada, the United States and Mexico, most Caribbean islands, South America, the Middle East, Africa, most of Asia (including India, Thailand, Japan and Hong Kong) and the whole Pacific region (except Australia and New Zealand).

You are strongly advised to take out comprehensive medical insurance before travelling to any of these countries. If you are going to the United States in particular, you should have a high level of cover. Your travel agent or insurance broker can help make sure you've got the right level of cover for wherever you're going.

# Section 2: Essential information on major diseases

**In this section: how to protect yourself from malaria, rabies, HIV/AIDS and hepatitis by planning ahead and taking some simple precautions while you're away.**

## Malaria

Malaria is spread by the bites of infected mosquitoes. The symptoms include fever and, in some cases, complications affecting the kidneys, liver, brain and blood. Malaria can be fatal. People who spend a lot of time in malarial areas can develop some immunity, but this does not last long. If you are travelling – or going back – to a malarial region, you should take anti-malarial medication.

### ► Precautions

Try to avoid being bitten by mosquitoes. You should:

- wear clothes that cover your arms and legs;
- use insect repellent;
- sleep in a screened room, or under a mosquito net; and
- kill any mosquitoes in the room with a 'knockdown' spray.

If you develop a fever or feel ill while you're abroad or for up to three months after you get back, see a doctor immediately. Tell them if you've been to a country where malaria is present.

### ► Planning ahead

Get advice from your doctor or a specialist travel clinic. If you have to take medication, follow the instructions carefully and remember you might need to start taking medication some time before your trip.

# Rabies

Rabies is an acute viral infection of the nervous system. You can get it if you are bitten by an infected animal. The symptoms include delirium and painful muscle spasms in the throat. Once the symptoms appear, rabies is usually fatal. If you do get bitten, you must get treatment as soon as possible to stop the disease developing.

## ► Precautions

Don't touch any animals, even if they seem to be tame. If you do get bitten:

- wash the wound immediately, using soap or detergent if you can. Apply alcohol if possible;
- get medical attention – fast. Go to the nearest doctor or hospital. If you need a rabies vaccination, they will need to give it to you straight away. Ask for 'human diploid cell vaccine', if possible. If you have any problems, contact the nearest British Consular official;
- make a note of when and where the incident happened, what the animal looked like, and whether it was wild or a stray;
- if the animal belongs to someone, try to find the owner as soon as you can. Ask them to keep an eye on the animal for two weeks, and to tell you if it gets ill or dies. Ask them if the animal has had the rabies vaccine. If it has, ask to see the certificate. Remember, even if the animal has been vaccinated, you could still be at risk;
- tell the local police; and
- see your doctor as soon as you get back to the UK.

## ► Planning ahead

Unless you're likely to be exposed to a high risk of infection, or are going on a long journey in a remote area, it's unlikely that your doctor will recommend having a rabies vaccination before you go. Even if you do, you'll still need urgent treatment if you get bitten by an infected animal.

### **Keep the UK rabies-free**

The UK is currently free from animal rabies. To help keep it that way, you must not bring animals into the country without a licence. There are severe penalties for doing this.

# HIV/AIDS

AIDS (Acquired Immune Deficiency Syndrome) is caused by the human immunodeficiency virus (HIV). There is no vaccine or cure for HIV infection.

## ► Precautions

- HIV is more widespread in many other countries than it is in the UK, and affects different groups of people. Condoms and lubricants may not be as readily available as they are here and you will probably have to pay for them abroad, so it is a good idea to take some with you to protect yourself from HIV and other sexually transmitted infections.
- Don't inject non-prescribed drugs. If you do, never share equipment.
- Don't have a tattoo, piercing, acupuncture or electrolysis unless you're sure the equipment is sterile.
- Try to make sure any medical treatment you have is absolutely necessary.
- Make sure any medical equipment used is freshly sterilised or is taken from a sealed pack. If you are going to an area where sterile equipment might not be available, think about taking some with you (see page 55).
- If you have to have a blood transfusion, ask for screened blood.

## ► Planning ahead

Some countries, including the United States, have special entry requirements for HIV-positive visitors. HIV organisations, such as the Terrence Higgins Trust, provide advice and information for travellers who are HIV positive.

Some countries ask visitors to take an HIV-antibody test or provide an HIV-antibody test certificate. If in doubt, check with the embassy or high commission of the country you're going to.

# Hepatitis

Viral hepatitis is a liver infection that can cause jaundice. There are several forms of the disease, including hepatitis A (sometimes called infectious hepatitis), hepatitis B and hepatitis C.

## ► Hepatitis A

Most people catch hepatitis A abroad by consuming contaminated food or water. It can also be spread from person to person, since the virus is present in faeces. If you are travelling to places where sanitation is basic, you need to be especially aware of the risk of infection. Take care over what you eat and drink, and wash your hands after going to the lavatory and before handling food. There is a vaccine against hepatitis A.

## ► Hepatitis B

This occurs worldwide and is spread in the same ways as HIV/AIDS, which is through:

- intimate person-to-person contact;
- sharing contaminated needles or syringes;
- transfusions of contaminated blood; or
- the use of inadequately sterilised equipment in medical treatment, tattooing, piercing, acupuncture or electrolysis.

There is a vaccine, which gives good protection against the disease. The best way to prevent infection is to avoid the high-risk activities listed above and to take a travel kit for use in medical emergencies (see page 55).

## ► Hepatitis C

Hepatitis C is more common in many other countries than it is in the UK. It is spread in the same way as HIV/AIDS and hepatitis B. There is no vaccine. The best way to avoid infection is to take the precautions recommended against HIV/AIDS and hepatitis B.

# Section 3:

## Staying healthy

**In this section: planning ahead (including information on health insurance and benefits) (page 54), some general advice on staying healthy while you're away (page 58), and what to do when you get home (page 61).**

### Before you go

Before your trip, look at the potential health risks for the country you're going to. These will vary depending on what parts of the country you'll be going to, the time of year, and what kind of accommodation you'll be staying in. For up-to-date country information, visit [www.fco.gov.uk](http://www.fco.gov.uk)

#### ► Where to go for advice

Your doctor can give you advice and arrange any immunisations and anti-malaria medication you need, or you can go to a specialist travel clinic. Either way, try to go at least two months before your trip – you might not be able to get all the immunisations you need in one go, and some take a while to become fully effective. You may also need to start taking anti-malaria medication before you leave. If you're leaving in less than two months, it's still worth getting some medical advice: some protection is better than none. Tell the doctor or nurse where you're going, if you're pregnant (or thinking about getting pregnant) and whether you're taking children with you. You can get some anti-malaria medication from pharmacies without a prescription, so ask the doctor or nurse about the cheapest way to get what you need.

You can also get information about health risks from the embassy or high commission of the country you're going to, or online from the National Travel Health Network and Centre ([www.nathnac.org](http://www.nathnac.org)) and the Foreign and Commonwealth Office ([www.fco.gov.uk](http://www.fco.gov.uk)).

#### ► Immunisations

Make sure you've got all the immunisations you need for the country you're going to by checking [www.immunisation.nhs.uk](http://www.immunisation.nhs.uk) or asking your GP. If you haven't had diphtheria, polio or tetanus vaccines before, this is an ideal opportunity to get them. Even if you have had them before, you might need a booster dose. Some immunisations are available free for travellers under the NHS.

There may be a charge for other immunisations. Doctors can also charge you for signing or filling in a certificate.

## ► Contraception

Make sure you have access to your preferred method of contraception while travelling. Talk to your GP or local contraceptive service before you go.

## ► Prescription medicines

If you're taking prescription medicines, ask your doctor whether you'll be able to get them while you're away. If you can't, and the doctor can't prescribe enough for your whole trip, you'll have to pay for the medicines yourself at a pharmacy. You'll also need to find out if there are any restrictions on taking your medicines in and out of the UK or the country you are visiting – some medicines available over the counter in the UK may be controlled in other countries, and vice versa. Ask the relevant embassy or high commission, contact the Home Office Drugs Branch on 020 7035 0472 or go to the Home Office website at [www.homeoffice.gov.uk/drugs](http://www.homeoffice.gov.uk/drugs). You might need a letter from your doctor or a personal health record card giving details about the medicine. Always carry medicines in a correctly labelled container. If you're given any medicines while you're away, try to find out if it's legal to bring them back into the UK. If you're in any doubt, declare them at Customs when you come back.

## ► Existing medical conditions

Take a written record of any medical conditions you have, such as angina pectoris, diabetes and haemophilia, and the proper names – not just the trade names – of any medication you are taking. Keep the record with you.

## Don't forget the dentist

If you think your teeth might need some attention, or it's been a while since you've had a check-up, try to go to the dentist before your trip (especially if you're going to be away for a long time). It can be difficult and expensive to get dental treatment when you're away.

## ► First-aid and travel kits

A basic first-aid kit, with some plasters, insect repellent, antiseptic cream and water sterilisation tablets, won't take up much space and could be extremely useful. Depending on where you're going, you might also want to take an emergency medical travel kit with you. You can buy them in lots of places, including pharmacies and specialist travel clinics. The kits contain sterilised medical equipment, such as syringes, needles and suture materials. Ask the doctor or nurse to use them if you need treatment but are worried about hygiene. If you are going to a remote area, you could also think about taking an intravenous

giving set and blood substitute solution. Ask your doctor for advice. Emergency medical travel kits should be clearly identified, otherwise you might have trouble getting them through Customs. Don't carry loose syringes or needles without a letter from your doctor to explain what they're for.

### **Reducing the risk of DVT**

Deep vein thrombosis, or DVT, is the formation of a blood clot in one of the body's deep veins (usually in the leg). DVT is rare, but sitting still for long periods of time in a plane, train or car can increase the risk. Do some simple exercises – rotate your ankles and wiggle your toes – and get up and walk around if you can. Stay hydrated with regular non-alcoholic drinks. If you have ever had DVT or clots in your lungs, have a family history of clotting conditions, have had major surgery (especially a hip or knee replacement) in the last three months, suffer from heart disease, cancer or have ever had a stroke, you may be at increased risk. Ask your doctor for advice.

### **► Health insurance**

Making sure you've got adequate health insurance is essential. Even if you are going to a country that has a reciprocal healthcare agreement with the UK, you may still need to pay for medical treatment. And none of the healthcare agreements cover the cost of bringing a person back to the UK in the event of illness or death. You must always tell your insurer if you have a pre-existing condition. Otherwise, you may not be covered.

#### **Where to get it**

Many companies offer health insurance for travellers. You can often buy policies online and prices are very competitive. But it is always worth checking with your travel agent, insurance company or bank to see if the level of cover being offered is adequate. If you are travelling on business, your company will probably already have insurance that covers you – but again, you should check to see whether it is adequate and whether you need to take out extra insurance. Some credit and charge card companies provide some insurance cover for cardholders. If you have this, check carefully to see what's covered and what isn't.

### **Check the small print**

Before you leave, check the small print. If you have any doubts or concerns about what's covered by your policy, contact the insurer direct.

### **Is it safe to go?**

Some countries – and some areas within countries – are not safe to visit. For up-to-date information and guidance, call the Foreign and Commonwealth Office advice line on 0870 606 0290 or go to the website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel). Note that your insurance policy may not cover you for travel to dangerous areas.

### **► Benefits, pensions and sick pay**

If you get ill while working temporarily in another EEA country or Switzerland for your UK employer, your employer will generally pay you Statutory Sick Pay (SSP) for the first 28 weeks of illness but will not cover the cost of medical treatment. Let your employer know about your illness as quickly as you can.

If you're self-employed, or you cannot get SSP for any reason, you should claim Incapacity Benefit as soon as possible. Contact DWP or the Northern Ireland Social Security Agency (see page 62 for contact details). It's a good idea to take the contact details with you when you go away.

If you're getting a UK State Pension, you must tell your local social security office if you're going abroad for more than six months at a time.

If you get any other cash benefit you should let the DWP office that pays your benefits know that you're going abroad well in advance. Some benefits can be paid while you are away.

# While you're away

There are some simple steps you can take to reduce the risk of getting ill or having an accident while you're away.

## ► Food and drink

Lots of travellers get diarrhoea from eating or drinking something contaminated. You can also get diseases like cholera, typhoid and hepatitis A from contaminated food and water. You can reduce the risk by taking these simple precautions:

- Always wash your hands after going to the toilet and before handling food or eating.
- If you're not sure whether the water is safe, sterilise it by boiling it or using purification tablets, or use bottled water (preferably fizzy) instead. Always use clean water for washing food and cleaning your teeth as well as drinking.
- Avoid ice unless you're sure it's made from treated, chlorinated water. This includes ice used to keep food cool as well as ice in drinks.
- Make sure food has been freshly and thoroughly cooked and is still piping hot – avoid food that has been kept warm.
- Avoid uncooked food, unless you can peel or shell it yourself.
- Avoid food that is likely to have been exposed to flies.
- Avoid ice cream from unreliable sources, such as kiosks or street traders.
- Avoid – or boil – unpasteurised milk.

In addition, fish and shellfish can be suspect in some countries. Uncooked shellfish, such as oysters, are especially risky.

While you're on holiday, try to eat a healthy balanced diet. A healthy diet contains lots of fruit and vegetables; is based on starchy foods such as wholegrain bread, pasta and rice; and is low in fat (especially saturated fat), salt and sugar.

## ► Taking care in the sun

As well as giving you painful sunburn, too much sun can age your skin and increase your risk of getting skin cancer.

Remember, the sun is extremely strong in many holiday destinations – don't underestimate its power. Protect your eyes by wearing sunglasses with proper UV filters, and follow the SunSmart code, as recommended by Cancer Research UK:

**S**tay in the shade between 11am and 3pm

**M**ake sure you never burn

**A**lways cover up

**R**emember to take extra care with children

**T**hen use factor 15+ sunscreen

Babies should never be exposed to direct sunlight.

- Another risk is heatstroke or sunstroke. Don't do anything too energetic during the hottest part of the day (usually between 11am and 3pm) and make sure you keep yourself hydrated by drinking lots of non-alcoholic liquids.



## ► Swimming

Never go swimming alone. Adults should keep an eye on each other, and children must always be supervised by an adult who can swim well. Young children should never be left alone near water, even a paddling pool. Remember, the water in swimming pools, lakes, rivers and the sea could be contaminated, so try not to swallow any while you're swimming. If you are diving into water, make sure it's deep enough. Each year, many people are permanently paralysed as a result of injuries sustained from diving into shallow water.

## Driving abroad

If you're planning to drive, make sure your insurance covers you for medical or hospital expenses in case you have an accident. Talk to your insurance company or a motoring organisation (such as the AA or RAC) before you leave to make sure you're fully covered.

## ► Road safety

Traffic accidents are the major cause of death among travellers. Whether you're driving or walking, always check the local traffic regulations. If you are in a car, always wear seatbelts and put children in a child restraint. If you are on a motor- or pedal-bike, always wear a helmet and put children in a child restraint. If you hire a car or a bike, check its condition and your insurance cover. And **never** drink and drive.

## ► Dangerous sports

If you're taking part in potentially hazardous sports like skiing, canoeing, mountaineering or diving, you must:

- follow all the relevant safety guidance;
- make sure that there are adequate emergency medical facilities on hand; and
- check that your holiday insurance covers you in the event of an accident.

If you're scuba diving, you must allow 24 hours between your last dive and your flight.

## ► Insect and animal bites

Use an insect repellent, and keep your arms and legs covered if there's a chance of being bitten (see page 50 for information on avoiding malaria). Remember, you can catch tick-borne diseases in cooler countries, not just in the tropics. Animal bites can lead to serious – and even fatal – infections. Keep away from animals, even if they seem tame. See page 51 for information on avoiding rabies, and what to do if you are bitten by an animal.

## When you get back

- If you took anti-malaria medication while you were away, check to see if you need to carry on taking it after you get back. You need to take some types for up to a month after returning to the UK.
- If you had diarrhoea while you were away or shortly afterwards, and your work involves handling food, tell your employer as soon as possible.
- If you get ill after you get back, go to the doctor straight away and tell them which countries you've visited or travelled through.
- If you were bitten by an animal or risked catching a sexually transmitted infection while you were away, go to your doctor. You should do this even if you had treatment abroad and are feeling well.
- If you are giving blood, tell staff if you've been travelling outside Europe or if you've had any medical treatment outside the UK.
- If you need medical treatment while you're abroad and you plan to claim on your insurance, do it as soon as possible. If you have an EHIC, you should claim for a refund of any costs you have incurred in another EEA country or Switzerland from that country before coming back to the UK. If you didn't have time to do this, contact DWP when you get back (see page 62).



# Section 4:

## Useful contacts

### ► EHC

#### Applications

EHC Applications

PO Box 1115

Newcastle upon Tyne

NE99 1SW

Tel: 0845 606 2030

From outside the UK: +44 191 203 5555

Website: [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)

#### Enquiries

EHC Enquiries

PO Box 1114

Newcastle upon Tyne

NE99 2TL

Tel: 0845 605 0707

From outside the UK: +44 191 203 5555

### ► Department for Work and Pensions ([www.dwp.gov.uk](http://www.dwp.gov.uk))

Contact the following:

- if you need an EHC Provisional Replacement Certificate;
- if you are under UK State Pension age and decide to live abroad permanently without working; or
- for refunds (previously claim form IPC 1679).

DWP

International Pension Centre (Medical Benefits)

Room TC001

Tyneview Park

Whitley Road

Newcastle upon Tyne

NE98 1BA

Tel: 0191 218 1999 (Monday to Friday 8am–8pm)

Contact the following:

- for information about claiming Incapacity Benefit; or
- if you have an industrial injury or occupational disease and are planning to live in an EEA country or Switzerland.

DWP  
International Pension Centre  
Room TB014  
Tyneview Park  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA  
Tel: 0191 218 7644/7647/7648 (Monday to Friday 8am–8pm)  
for Incapacity Benefit.  
Tel: 0191 218 7126/7127 (Monday to Friday 8am–8pm)  
for industrial injuries.

► **Northern Ireland Social Security Agency**  
**([www.ssani.gov.uk](http://www.ssani.gov.uk))**

Contact the following:

- if you have an industrial injury or occupational disease and are planning to live in an EEA country or Switzerland.

Social Security Agency  
Overseas Benefits Branch  
James House  
2/4 Cromac Avenue  
Gasworks Business Park  
Ormeau Road  
Belfast  
BT7 2JA  
Tel: 028 9081 9300

Contact the following:

- if you are self-employed and need information about Incapacity Benefit.

Social Security Agency  
Incapacity Benefits Branch  
Castle Court  
Royal Avenue  
Belfast  
BT1 1UB  
Tel: 028 9033 6000

► **Department of Health ([www.dh.gov.uk](http://www.dh.gov.uk))**

Department of Health  
Customer Service Centre  
Room 320  
Richmond House  
79 Whitehall  
London  
SW1A 2NS  
Tel: 020 7210 4850

Contact the following:

- for E112 applications and appeals only

Department of Health  
International Division  
Wellington House  
133–155 Waterloo Road  
London  
SE1 8UG

► **Northern Ireland Department of Health,  
Social Services and Public Safety  
([www.dhsspsni.gov.uk](http://www.dhsspsni.gov.uk))**

Department of Health, Social Services and Public Safety  
General Medical Services Branch  
Room D3, Castle Buildings  
Stormont  
Upper Newtownards Road  
Belfast  
BT4 3SQ  
Tel: 028 9052 2890

► **HM Revenue and Customs (HMRC)  
([www.hmrc.gov.uk](http://www.hmrc.gov.uk))**

HM Revenue and Customs  
Centre for Non-Residents  
Room BP1301  
Benton Park View  
Newcastle upon Tyne  
NE98 1ZZ  
Tel: 0845 915 4811  
From outside the UK: +44 191 203 7010

► **NHS Counter Fraud and Security Management  
Service ([www.cfsms.nhs.uk](http://www.cfsms.nhs.uk))**

Contact the following:

- if you suspect EHIC fraud

CFSMS  
Western House  
246 High Holborn  
London  
WC1V 7EX  
Tel: (Fraud and Corruption Reporting Line) 08702 400 100  
Email: [generalqueries@cfsms.nhs.uk](mailto:generalqueries@cfsms.nhs.uk)



## Health advice for travellers

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**Email:** [dh@prolog.uk.com](mailto:dh@prolog.uk.com)

**Tel:** 08701 555 455 any time

08700 102 870 – Textphone (for minicom users) for the hard of hearing, 8am to 6pm, Monday to Friday.

A summary of the information contained in this booklet is now available, and constantly updated, on page 460 of CEEFAX (BBC 2).

*Health advice for travellers* can also be made available on request in Braille, on audiocassette tape, on disk and in large print.

[www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers)

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