



## Closure FAQ Questions:

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### 1) Why is GloHealth closing?

Following the completion of Irish Life Group's transactions to acquire Aviva Health and take over its remaining shares in GloHealth, Irish Life Health is uniting the energy, expertise and ideas of Aviva Health and GloHealth. Irish Life Group has created Irish Life Health a new force in the Irish Health Insurance Market.

### 2) Why can I not renew with GloHealth?

GloHealth is closed to new business and renewals from 22nd February 2017. Nothing will change during your policy year. However, from the 22nd of February 2017 GloHealth customers, where we have received consent, are being invited to join Irish Life Health from their next renewal.

### 3) Why would I receive a renewal invite from Irish Life Health and not GloHealth?

GloHealth is now 100% owned by Irish Life Group and is closed for new business from the 22nd of February 2017. As a result, our customers are being invited to join Irish Life Health from your next renewal.

You may remember that we contacted you to advise you of this and to ask for your consent to send your information to Irish Life Health so that they could send you a renewal quotation. Only members who gave this consent will be contacted by Irish Life Health.

### 4) When or how did I give my consent?

We contacted customers by phone, email and post to advise on the GloHealth closure and gather permission to issue a renewal quotation from Irish Life Health. Only those customers who gave their consent will have had their data transferred.

### 5) What consents were requested?

GloHealth sought your consent on the following 3 items.

- Consent to transfer of your policy related data to Irish Life Health, this included information such as name, address, age, plan level and dependents on your plan.

- If you paid by direct debit, we asked for consent to move your current direct debit mandate for your GloHealth health insurance plan to Irish Life Health on the renewal of your plan?
  - Consent to keep you updated on products or services offered through Irish life in the future

### 6) What happens if I gave consent for my consent for my direct debit mandate to be transferred?

When we contacted you previously, you gave your consent to transfer your direct debit mandate from GloHealth to Irish Life Health, your policy was automatically renewed on your renewal date in the same way it would have done with GloHealth. You can of course decide to change this if you feel that it does not meet your needs.

This is to ensure your policy does not lapse unless you want it to. If you would like to review your Irish Life Health cover please call 1890 717 717.

### 7) If I choose to move to Irish Life Health, will my waiting periods be affected?

No, waiting periods will not be affected. If the plan we have recommend for you in your renewal quotation has a higher level of cover than your current plan we will waive upgrade waiting periods.

### 8) I have outstanding/ongoing claim with GloHealth, can I settle them if I choose to move to Irish Life Health?

Yes you can submit a claim, as normal, up to 6 months after your policy year has ended. If you have an ongoing claim with GloHealth it will be processed and assessed in the usual manner and subject to the standard terms and conditions of your cover within your GloHealth policy.

Should you wish to discuss further with GloHealth you can do so by calling 1890 744 744 or alternatively emailing [happytohelp@GloHealth.ie](mailto:happytohelp@GloHealth.ie)

Online claiming allows you to claim for our patient and day to day expenses on-line.

**9) I have a Life insurance policy with Irish Life Group, will I get any discounts on my new health policy because of this?**

No, unfortunately because of Community Rating we are unable to offer discounts on your health insurance.

**10) Will I have a new policy number and how will I receive my documentation?**

Yes, if you choose to renew with Irish Life Health, you will receive a new policy and member number.

Your preference for how you receive your documentation will be carried over from GloHealth.

**11) Will Irish Life Health have access to my previous claims history?**

No. However, if you wish to check any of your records you may still contact GloHealth on 1890 744 744.

**12) Can I still access Amazing+?**

Yes, Irish Life Health also offers all GloHealth customers' access to Amazing+. You can log in using your previous GloHealth policy number. However, we recommend that you register with your new policy number.

**13) If I need to use my health insurance while abroad who do I need to contact now?**

Firstly, check your table of cover to see the level of cover available to you.

You should then call the Irish Life Health international assistance number on +353 148 17840 in advance of receiving your emergency care.

GloHealth Financial Services Limited trading as GloHealth is regulated by the Central Bank of Ireland. GloHealth health insurance policies are underwritten by Great Lakes Reinsurance (UK) S.E. Great Lakes Reinsurance (UK) S.E. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Terms and Conditions apply.