Health advice for travellers

Vital information on

- Avoiding health risks
- Planning for healthy travelling
- Obtaining emergency medical treatment
- Form E111 – the passport to free or reduced-cost emergency medical treatment in most European countries
- The European Health Insurance Card (EHIC)
Important note

This version of Health advice for travellers is valid only until the end of August 2005, after which the European Health Insurance Card (EHIC) will be introduced and an updated version of this booklet made available.

Form E111s issued after 19 August 2004 will continue to be valid until 31 December 2005.

From September 2005, the EHIC will be issued by a central agency and not by the Post Office; however, the new version of this booklet and the EHIC application form will be available from the Post Office and other sources. The new booklet will explain how to apply for an EHIC and will give advice on the changes to entitlement and the claims process. If you apply for an E111 in 2005 and tick the appropriate box on the application form, you will be sent your EHIC automatically, prior to the expiry of your E111 on 31 December 2005.

European Health Insurance Card

The EHIC will be a more convenient, plastic, credit-card-sized replacement for the E111. It will follow a standard format throughout the European Economic Area (EEA) and will be in use throughout Europe from 1 January 2006. Each travelling individual will need their own EHIC.
Health advice for travellers anywhere in the world

Every year, residents of the United Kingdom (UK) go on more than 59 million overseas journeys. Travel across the world is now so common that it is easy to forget the health risks that can be involved and the fact that very few countries offer such easy access to medical facilities as the UK.

If you fall ill or have an accident when abroad, it could prove dangerous, even fatal. Obtaining treatment can seem complicated to UK residents used to the National Health Service. And, unless you are properly prepared, it could turn out to be extremely expensive.

Read this booklet now!

Whether you are going off in search of sea and sun, travelling on business, or trekking through the wilds, this booklet is designed to help you enjoy a healthy journey – and to deal successfully with any medical emergencies that might arise.

It contains essential information and advice on:

● how to avoid the need for health care when abroad;
● how to plan for healthy travelling;
● how to obtain emergency medical treatment in countries throughout the world;
● how to obtain and use Form E111, which will provide you with free or reduced-cost necessary medical treatment in countries within the European Economic Area (EEA) and Switzerland.

Medical cover around the world

The level of emergency medical cover available to UK residents in countries around the world varies greatly. Countries fall into one of the following three categories:

European Economic Area countries

The European Economic Area (EEA) consists of the member states of the European Union (EU) plus Iceland, Liechtenstein and Norway. The European Community (EC) reciprocal health care arrangements apply to all of these countries and Switzerland.
Travellers from the UK, who are eligible, are entitled to free or reduced-cost emergency medical treatment in the other 27 EEA countries and Switzerland – in most cases on production of a completed Form E111. This EC document confirms the holder is entitled to ‘all necessary treatment’.

**A COUNTRY-BY-COUNTRY CHECKLIST OF WHAT IS INVOLVED IN OBTAINING TREATMENT IN EACH OF THE EEA STATES AND SWITZERLAND CAN BE FOUND ON PAGES 43–63 OF THIS BOOKLET.**

An application for the Form E111 can be found at the back of this booklet.

**Reciprocal agreement countries**

There are over 25 more countries around the world with which the UK has reciprocal health care agreements that entitle you to emergency medical treatment in those countries. Reciprocal agreements cover, among others, the Channel Islands, the Isle of Man, Australia, New Zealand, certain Caribbean islands, and the republics of the former Soviet Union, including Russia itself.

**A COUNTRY-BY-COUNTRY CHECKLIST SHOWING THE SERVICES AVAILABLE AND HOW THEY MAY BE OBTAINED CAN BE FOUND ON PAGES 30–33 OF THIS BOOKLET.**

**Countries with no health care agreements with the UK**

With the rest of the world – and that means more than 100 different countries – the UK has no health care agreements whatsoever. This includes some of the most popular travel destinations, such as Canada and the United States, India and the Far East, as well as the whole of Africa and Latin America.

If you are travelling to any country which is outside the EEA or Switzerland and which has no reciprocal medical agreement with the UK, you are strongly advised to take out full medical insurance to cover the cost of treatment.

**Even in countries with which the UK has health care agreements, you will need a certain amount of insurance.**

For more details, please see page 24 of this booklet.

**PREPARE NOW. AVOID EXPENSIVE EMERGENCIES LATER.**

**PLEASE NOTE:** This booklet gives guidance only. It should not be treated as a complete and authoritative statement of law.
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Eat and drink... safely

Wherever you are in the world, be careful what you eat and drink. Food and water may be contaminated in a variety of ways – and that includes the water in swimming pools, lakes, rivers and the sea, so try not to swallow water when you are bathing.

Travellers’ diarrhoea is very common, especially in hot countries. Travellers’ diarrhoea, as well as diseases such as cholera, typhoid and hepatitis A, can be caught from contaminated food and water. However, they can also largely be avoided by taking simple precautions:

- Always wash your hands after going to the lavatory, before handling food and before eating.
- If you have any doubts about the water available for drinking, washing food or cleaning teeth, boil it, sterilise it with disinfectant tablets or use bottled water – preferably carbonated with gas – in sealed containers.
- Avoid ice unless you are sure it is made from treated and chlorinated water. This includes ice used to keep food cool as well as ice in drinks.
- It is usually safe to drink hot tea or coffee, wine, beer, carbonated water and soft drinks, and packaged or bottled fruit juices.
- Eat freshly cooked food which is thoroughly cooked and still piping hot.
- Avoid food that has been kept warm.
- Avoid uncooked food, unless you can peel or shell it yourself.
- Avoid food likely to have been exposed to flies.
- Avoid ice cream from unreliable sources, such as kiosks or itinerant traders.
- Avoid – or boil – unpasteurised milk.
- Fish and shellfish can be suspect in some countries. Uncooked shellfish, such as oysters, are a particular hazard.
Be safe out of doors

● TAKE CARE IN THE SUN
Many people travel from this country in search of the sun. The sun should be enjoyed, but overexposure can cause sunburn, leading to premature skin ageing and an increased risk of skin cancer. It is the ultraviolet (UV) rays which cause this; even in the UK they can damage your skin, and UV is much more powerful the nearer to the equator you go.

If you want to avoid trouble, take care not to burn. It is particularly important to care for your children, and babies should never be placed in direct sunlight. Stay out of the sun for at least two hours around midday, use what shade there is at other times, and cover up with a wide-brimmed hat and tightly woven but loose clothing. Protective creams suitable for your skin type can help protect unavoidably exposed parts of the body. Wear sunglasses that filter UV rays to protect your eyes.

A separate risk of overexposure to the sun is sunstroke or heatstroke, caused simply by overheating. Avoid strenuous activity during the hottest hours, and make sure you drink plenty of non-alcoholic liquids to balance the loss of body fluid through perspiration. What you drink must be safe – either soft drinks from sealed cans or bottles, or water that has been boiled or is bottled.

Never underestimate how ill careless exposure to the sun can make you – there is no excuse for not protecting your children properly.

● AVOID INSECT AND ANIMAL BITES
To avoid insect and animal bites, use insect repellent preparations and cover arms and legs when advised (page 9 gives more details on protection against malaria). Tick-borne diseases such as tick-borne encephalitis and borreliosis (Lyme disease) are prevalent in temperate climates. It is therefore not only in tropical areas that one needs to take precautions (see page 15).

Animal bites can set up infections that can be serious and sometimes fatal. Be wary of even apparently tame animals. Page 10 provides information on rabies.
TAKE CARE IN WATER
Do not go swimming alone. Bathing will cool you but remember that fatal accidents can happen very easily and in the most unexpected conditions. Adults should watch each other for signs of trouble when in the water. Children should always be supervised by an adult who can swim well. Young children should never be left unattended near a stretch of water, even a paddling pool.

If you are going to dive into water, make sure that it is deep enough for you to do so safely. Each year, many people are permanently paralysed as a result of injuries sustained from diving into shallow water.

TAKE CARE ON THE ROADS
Traffic accidents are the major cause of death among travellers. Whether you are a driver or a pedestrian, always check local traffic regulations. If you are in a car, always wear seat belts 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 the insurance cover. In addition, never drink and drive.

HAZARDOUS SPORTS AND DIVING
If you are going to take part in potentially hazardous sports, such as skiing, canoeing or mountaineering, follow all the relevant safety guidance; make sure that there are adequate emergency medical facilities on hand; and check that you have medical insurance which covers you fully in the event of any accident. Divers should allow 24 hours between their last dive and a flight.

‘NO GO’ AREAS
In many countries, there are areas that are unsafe for travellers to visit because of the risk of violence. For guidance and information, please use the Foreign and Commonwealth Office Advice to Travellers telephone line: 0870 606 0290. Alternatively, visit www.fco.gov.uk/travel

DAY TRIPS
Even if you are only going on a day trip to another country, accidents can happen. So please make sure you have adequate travel insurance and a completed Form E111 if you are visiting a country in the European Economic Area.
Major diseases and the precautions to take

● MALARIA
A parasitic disease, spread by the bites of infected mosquitoes, malaria produces fever and, in some cases, complications affecting the kidneys, liver, brain and blood. It can be fatal.

Malaria is a major health problem throughout the tropics – a country-by-country checklist is on pages 18–21 – and some forms are particularly life-threatening. If you live in a malarial region, you may build up some immunity to the disease, but this can be quickly lost. Children born in the UK will have no immunity at all.

If you are going to visit, travel through, or even just stop over, in a malarial country, even if you have lived there before, take the following precautions:

● Ask your doctor about anti-malarial measures. Tell your doctor which countries you will be visiting. Many areas have malaria parasites that are resistant to anti-malaria medicines. If you are in any doubt about which anti-malaria medicines are most suitable for you, your doctor can check with the National Travel Health Network and Centre (NaTHNaC), the Scottish Centre for Infection and Environmental Health or other professional sources of information. You and your children should take the medication after food, for a week before travelling, throughout your stay, and for a month after returning.

● Avoid mosquito bites. Use insect repellent, preferably one containing DEET (diethyltoluamide). Keep your arms and legs covered after sunset. Sleep in properly screened rooms and employ a ‘knockdown’ spray to kill any mosquitoes in the room. Use a mosquito net around the bed at night, preferably one that is impregnated with an insecticide. You should ensure that there are no holes in it and that it is well tucked in. Nets can be bought in the UK from travel shops and travel clinics, such as those run by British Airways and Trailfinders.

None of these precautions, however, will give absolute protection. If you develop a fever, or feel ill, while abroad or up to three months after returning, it is essential to seek medical attention immediately. If you develop these symptoms after you have left a malarial region, tell the doctor that you have been to a country where malaria is a health risk.
**RABIES**

Rabies is an acute viral infection of the nervous system. Its symptoms include delirium and painful muscle spasms in the throat. Once a person develops symptoms, the disease is usually fatal.

Rabies occurs in animals in Europe and North America as well as in the less developed countries. You can contract the disease if you are bitten by any infected animal. **So be careful not to touch any animals, whether wild, stray or apparently ‘tame’**. If you are bitten, ‘post-exposure’ treatment – if given early enough – usually prevents the disease developing.

**If you are bitten by an animal while away from the UK:**
- Wash the wound immediately, using soap or detergent, or flush with clean water. Apply alcohol if possible.
- Get medical attention – **fast**. Go to the nearest doctor or hospital. You may need a rabies vaccination and the course of injections must be started immediately. Ask for ‘human diploid cell vaccine’, if possible. In case of any difficulty, contact the nearest British Consular official.
- Note the date and place of the incident, the animal’s description and whether it was wild or a stray.
- If the animal was not wild or a stray, try to identify its owner as soon as possible to ascertain if it is already – or if it becomes – sick. If the animal can be kept under observation for two weeks following the incident, exchange names, addresses and telephone numbers with the person responsible for it, and arrange to keep in contact to find out whether the animal becomes sick or dies. Find out whether it has had the rabies vaccine and ask to see the certificate. But even if one is produced, do not assume there is no risk.
- Inform the local police.
- Whether or not you receive treatment outside the UK, consult your doctor as soon as you return.

Rabies vaccine before travel is only recommended for those who may be exposed to an unusual risk of infection or who are undertaking long journeys in remote areas where medical treatment may not be immediately available. This vaccine is not normally provided free for travellers under the NHS. **Even if you are immunised, however, this does not remove the need for urgent treatment if you are bitten by an infected animal.**
Remember that the UK is still free from animal rabies. Keep it that way. Do not bring any animals into the country without a licence. This is not only illegal and carries severe penalties, it could also endanger lives.

HIV/AIDS
AIDS (acquired immune deficiency syndrome) has now spread across the world. There is no vaccine or cure for AIDS. AIDS is caused by a virus known as HIV (human immuno-deficiency virus). Infection with HIV is more common than AIDS itself. People infected with HIV remain infected and infectious all their lives. There is no vaccine or cure for HIV infection.

HIV/AIDS can be passed on in four main ways:
- Through unprotected sex with an infected person.
- Through the use of infected syringes, medical and dental instruments, and anything else which punctures the skin, such as tattooing equipment.
- By transfusions of HIV-infected blood.
- From an infected mother to her baby, before or during child-birth or through breast-feeding.

HIV/AIDS cannot be passed on through everyday social contact, or through insect bites, dirty food or crockery, or activities such as kissing, coughing or sneezing.

To protect yourself against HIV/AIDS:
- Do not have sex except with your usual partner. Casual sexual intercourse can be very risky. People can be infectious even though they may not be aware of it, and even if they look and feel well.
- If you do have sex with a new partner, always use a condom. They are the most effective protection against HIV/AIDS and other sexually transmitted diseases. Pack an adequate supply of condoms, if you think you may need them when travelling, as they might not be easily available or of good quality in some countries. Those bought in the UK should carry the British Standards Kite mark or the European Standard CE mark. If you drink, remember that alcohol can make it easier to forget about safe sex.
- Do not inject non-prescribed drugs. If you do, never share equipment.
- Do not have a tattoo, acupuncture, or your ears pierced, unless you can be sure that the equipment is sterile.
- Since some countries do not have the same standards of medical and dental hygiene as the UK, needles and other equipment may not be adequately sterilised, nor blood screened for the presence of HIV or hepatitis B or C, so:
  - try and ensure that any medical treatment, particularly a blood transfusion, is absolutely necessary;
  - make sure that any medical equipment used is freshly sterilised or is taken from a sealed pack;
  - if you need a transfusion, ask for screened blood. If you are going to an area where the availability of sterile needles and syringes for medical treatment is in doubt, consider taking a special kit with you. (Please see page 23.)

Some countries have introduced HIV-antibody testing for visitors, or require an HIV-antibody test certificate. If in doubt, check with the Embassy or High Commission of the country concerned.

- **BILHARZIASIS**
  This is a parasitic disease caused by a worm that is most common in waterways in Africa. The worm penetrates the skin and can cause damage to the intestines, the liver and the urinary tract. The disease can be treated but no vaccine is available. Visitors to areas where bilharziasis is present should avoid wading or bathing in streams, rivers and lakes.

- **CHOLERA**
  Cholera is an intestinal infection that can cause severe diarrhoea, which may lead to dehydration and ultimately death. It is caught from the consumption of contaminated food and water. An increasing problem in areas of poor sanitation in South America, the Middle East, Africa and Asia, it is relatively uncommon among travellers. It can be avoided by scrupulous attention to food and personal hygiene.

  No vaccine against cholera is currently available (the old one was not effective) and no country now requires cholera immunisation as an official condition of entry.

- **DENGUE**
  Dengue – and its more severe form, dengue haemorrhagic fever – occur throughout the tropics where they are increasing in many countries. They are transmitted by the bite of an infected mosquito. There are no vaccines against the diseases. Prevention is by avoiding mosquito bites by day as well as after dusk (see page 9).
DIPHTHERIA

Diphtheria remains a serious disease throughout much of the world, especially in tropical countries where there is overcrowding and poor hygiene. It is caught through having close contact with an infected person. Until the 1930s, it was one of the biggest causes of childhood death worldwide, but the mass immunisation of children since the 1940s has effectively eradicated the disease in developed countries. However, immunisation programmes have to be continued if the disease is to be kept at bay. For unimmunised adults, a special low-dose vaccine is available.

HEPATITIS

Viral hepatitis is an infection of the liver 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

Usually caught by consuming contaminated food or water, this can also be spread from person to person, since the virus is present in faeces. Travellers to places where sanitation is primitive need to be especially aware of the risk of infection. The main precautions are care over what you eat and drink, and washing 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, that 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 and ear-piercing.

There is a vaccine, which gives good protection against the disease. However, it can take six months to become effective. The best way to prevent infection is to avoid the high-risk activities listed above and also to take a travel kit for use in medical emergencies (see page 23).

Hepatitis C

This is being increasingly recognised worldwide and 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.
**JAPANESE ENCEPHALITIS**
A viral inflammation of the brain that, in some cases, can be life-threatening, this occurs throughout South-east Asia, mainly in rural areas and during the monsoon season. A vaccine is available and is recommended for travellers who are staying in risk areas for a month or more. However, the vaccine is not normally supplied under the NHS and you will have to pay a fee.

**LEGIONNAIRES’ DISEASE**
Legionnaires’ disease is an uncommon form of pneumonia that occasionally occurs in holiday-makers. It is spread through water vapour containing the legionella germ, usually through poorly maintained cooling towers or air-conditioning systems. It is treatable with antibiotics. There is no vaccine.

**MENINGITIS**
Meningitis is an inflammation of the membranes covering the brain and spinal cord. It particularly affects children and young adults and can result in death. Meningococcal meningitis is more prevalent in some areas of Africa and Asia than in the UK, and a vaccine is available. This vaccine, however, does not cover the strain most common in the UK. Saudi Arabia requires the immunisation of all those going on *hajj*, the great annual Muslim pilgrimage.

**POLIOMYELITIS**
Polio is a viral infection that can cause paralysis of the muscles. Everyone travelling outside North and Western Europe, North America, Australia and New Zealand should have up-to-date polio immunisations. Previously unimmunised people should receive a full course of three doses of vaccine. Those immunised more than ten years ago require a booster dose.

**SARS (severe acute respiratory syndrome)**
SARS is a severe respiratory infection that started in southern China in November 2002 and subsequently spread in East and Far East Asia and to many other countries. In July 2003, SARS was declared ‘contained’ but it is not certain whether it may recur. If you develop a high fever with one or more respiratory symptoms (for example, cough, shortness of breath, difficulty in breathing) within ten days of travelling in an affected or previously affected area, you should contact your doctor for advice.

**TETANUS**
Tetanus is a dangerous disease, which causes severe and painful muscle spasms, and is caught by the introduction of bacterial spores into the body through even a slight wound. The spores are found worldwide, mainly in soil and manure. Tetanus is particularly dangerous where medical facilities are not available for immediate treatment. Everyone should be protected by immunisation, especially those who travel to remote areas. If you were immunised as a child, ask your doctor about a booster. If you were not, you will need a course of three injections.
- **TICK-BORNE ENCEPHALITIS**
An inflammation of the brain contracted from the bite of an infected tick, tick-borne encephalitis occurs in forested parts of Austria, Northern Europe and Scandinavia, especially where there is heavy undergrowth. It is more commonly caught in late spring and summer. When walking or camping in areas where the disease is prevalent, you should wear clothing that covers most of the skin and use insect repellents as well. A vaccine is available but not free of charge under the NHS.

- **TUBERCULOSIS**
Tuberculosis (TB) is increasing worldwide. If you or your family have not been immunised against the disease, and you are going to stay for more than a month in Eastern Europe, Asia, Africa, Central or South America, you should discuss the need for BCG immunisation with your doctor – preferably at least two months before departure. You will need a skin test first.

Immunisation is particularly advisable for those who will be travelling, living or working closely alongside the indigenous population, and for members of ethnic groups visiting their country of origin. It is not necessary for short visits if you are staying in international-style hotels. Once immunised, reimmunisation is unnecessary.

- **TYPHOID**
Typhoid fever is caught through the consumption of contaminated food or water. Those travelling to places where sanitation is primitive should consider immunisation against the disease. It is also essential to take scrupulous care over food and water.

- **YELLOW FEVER**
Yellow fever is caught from the bite of an infected mosquito and occurs in parts of Africa and South America. Some countries require a vaccination certificate for entry (please see pages 18–21). The vaccine can only be given at a designated Yellow Fever Vaccination Centre – your doctor will be able to advise you. It is not available free of charge on the NHS. The certificate itself is valid from ten days after vaccination for a period of ten years.
Immunisation summary: what may be recommended for different countries

FOR ALL AREAS
If you have not previously been immunised against diphtheria, polio or tetanus, this is an ideal opportunity to have the vaccinations. Booster doses of tetanus, diphtheria or polio may be recommended for some areas.

FOR ALL AREAS EXCEPT NORTH AND WESTERN EUROPE, NORTH AND SOUTH AMERICA, THE CARIBBEAN, AUSTRALIA AND NEW ZEALAND
Poliomyelitis

FOR AREAS WHERE STANDARDS OF HYGIENE AND SANITATION MAY BE LESS THAN IDEAL
Hepatitis A
Typhoid

FOR KNOWN INFECTED AREAS
(Please check with your doctor or a travel clinic)
Anti-malarial tablets and precautions against insect bites
Yellow fever (compulsory for some countries)

IN CERTAIN CIRCUMSTANCES
(Please check with your doctor or a travel clinic)
Meningococcal meningitis    Rabies
Tick-borne encephalitis     Hepatitis B
Tuberculosis                 Diphtheria booster
Japanese encephalitis       Measles/MMR
This alphabetical list shows for each country:

**E** = Immunisation is an essential requirement for entry to the country concerned and you will require a certificate.

**E1** = Immunisation essential except for infants under one year (but note the advice above).

**E2** = Immunisation essential (except for infants under one year) unless arriving from non-infected areas and staying for less than two weeks. The UK is a non-infected area, but if travelling via equatorial Africa or South America, seek medical advice.

**E3** = Immunisation essential if the traveller arrives from an infected country or area (this will not apply if your journey is direct from the UK). The lower age limit varies.

**E4** = Immunisation essential if arriving within six days of having visited an infected country.

**E5** = Immunisation essential for entry to the country from endemic areas, travelling to Easter Island.

**r** = Immunisation or tablets recommended for protection against disease, but note that for yellow fever, pregnant women and infants under nine months should not normally be immunised and therefore should avoid exposure to infection.

**D** = Check immunised against diphtheria.

**M** = Meningitis, depending on area visited and time of year.

**MI** = Meningitis ACWY, required for those visiting Saudi for the purpose of Hajj or Umra.

**a** = Depends on area visited.

**b** = Recommended for all travellers going to Chiapas, Darién and San Blas.

**c** = Certificate also required if leaving Paraguay to go to endemic areas.

**d** = Applies only to travellers to the Azores and Madeira.

**e** = Depends on season.

**f** = Certificate may be required from travellers leaving Sudan.

No special immunisations are required for those European countries not listed.

### Country

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This list is correct at the time and date of printing.
Before you set out to travel anywhere in the world, check the health requirements for your destination. Look at the potential risks and plan the precautions you need to take both before you go and once you are away. These will depend not only on the countries you may be visiting, but which parts, for how long, at what time of the year, and where you will be staying. Camping, for example, presents different potential health problems to staying in a hotel. And there may be special immunisation requirements if you plan to enter a European Economic Area (EEA) country from a non-EEA state.

You can get more information on all these points from your travel agent, the Embassy or High Commission of the countries concerned, or from a specialist travel clinic.

Consult your doctor well in advance

You should consult your doctor well in advance (preferably at least two months) of your departure, for advice and to arrange immunisations. Some of these cannot be given at the same time. Some take time to be effective. Immunisation against hepatitis B, for example, can take six months to give full protection. However, see your doctor even if you are going at short notice – some protection may be better than none. Tell your doctor where you are going, if you are or may become pregnant, and if you are taking children with you. This is particularly important if they have not had their full course of childhood immunisations.

If you need anti-malaria medication, your doctor will advise on which is most appropriate. You should start taking the medication a week before departure.

If you require prescribed medicines while abroad, check on their availability at your destination since your doctor can normally only prescribe a limited quantity under the NHS. If the medication cannot be obtained where you are going, you will have to purchase supplies in the UK.
PAYING FOR IMMUNISATIONS AND ANTI-MALARIA TABLETS
Some immunisations are free under the NHS. For others there may be a charge. Doctors can charge for signing or filling in a certificate. Some anti-malaria tablets are available from pharmacists without a prescription.

TAKING MEDICINES OUT OF THE UK
If you want to take any sort of medicine with you – either prescribed or bought from a pharmacist – find out if there are any restrictions on taking it in and out of the UK or the country you are visiting. Ask the relevant Embassy or High Commission or the Home Office Drugs Branch (Tel: 020 7217 8457/8446).

Always carry medicines in a correctly labelled container, as issued by the pharmacist. Otherwise, take a letter from your doctor or a personal health record card giving details of the drug prescribed in case you need it to get you through Customs. Remember, some medicines available over the counter in the UK may be controlled in other countries, and vice versa.

EXISTING MEDICAL CONDITIONS AND MEDICATION
Keep a written record on your person of any medical condition affecting you, such as angina pectoris, diabetes and haemophilia, and the proper names – not just the trade names – of any medication you are taking.

HAVE A DENTAL CHECK-UP
If you have any doubts about your teeth, or you plan to be away for a long time, see your dentist. It may be difficult and expensive to obtain dental treatment at your destination.

CARRY A FIRST-AID KIT
A packet of adhesive dressings, some insect repellent, antiseptic cream and water-sterilisation tablets will take up little space and could be useful.

EMERGENCY MEDICAL TRAVEL KITS
These contain a variety of sterilised and sealed items of equipment, such as syringes, needles and suture materials, and may be purchased through a pharmacist, private medical centre, or from a number of other suppliers. They should normally be handed to a doctor or nurse for use in a medical emergency in a country where the safety of such items cannot be assured.

A typical kit should contain:
- 2 x 5ml syringes
- 5 x needles (preferably two sizes)
- 1 dental needle
- 1 intravenous cannula
- 1 skin suture with needle
- 1 packet skin closure strips
- 5 alcohol swabs for skin cleansing
- 5cm x 5cm and 10cm x 10cm non-stick dressings
- 1 roll surgical tape
Additional items such as an intravenous-giving set and a blood substitute solution may be advised for journeys to remote areas. Your doctor will be able to provide more information.

Emergency medical travel kits should carry sufficient identification to ensure their acceptance by Customs officials, but the contents should not be opened until needed. It is also unwise to carry loose syringes or needles unless you have a doctor’s letter explaining their purpose – if, for example, you are diabetic.

- REDUCING THE RISK OF DVT DURING THE JOURNEY

Prolonged immobility on long journeys, whether by plane, train or car, can lead to ‘deep vein thrombosis’ (DVT – a blood clot in the leg). Move your feet around, or get up and walk around regularly if you can. And avoid dehydration – take regular non-alcoholic drinks.

- If you have ever had a 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, or suffer from heart disease, cancer or have ever had a stroke, you may be at increased risk. Ask your doctor for advice.

**Health insurance**

People from Britain tend to forget that they may have to pay thousands of pounds in medical costs if they fall ill or have an accident outside the UK. This is true even in countries, such as EEA states, with which the UK has mutual health care agreements – because, even in such cases, the arrangements may not cover all the expenses you can incur. And the cost of bringing a person back to the UK, in the event of illness or death, is never covered, even under the reciprocal arrangements.

**Before you travel, always arrange health insurance adequate for your destination.** Talk to your travel agent, insurance company or bank.

- Use the country-by-country checklists on pages 30–33 and 43–63 to see what level of free or reduced-cost necessary medical treatment you can expect in any particular country. Then make any appropriate extra insurance arrangements.

- If you have a pre-existing condition, **always** tell your travel insurer. Otherwise, you may not be covered by the policy you buy.
Even if you are visiting a country with a reciprocal health care agreement with the UK, bear in mind that in an emergency you might be sent across the border for treatment in a country where no such arrangement exists. Make sure your travel insurance allows for that.

Some credit and charge cards provide health insurance for travellers. Check that it is adequate for your needs. If not, take out extra cover.

If you are travelling on business, your company will probably already have insurance that covers you. But check whether the cover is adequate. If it is not, take out additional insurance.

If you are driving in any country outside the UK and you have an accident, you may not be covered for medical or hospital expenses. Consult your insurance company or a motoring organisation before leaving the UK to make sure that you are fully insured.

No matter where you are going to travel, ALWAYS check that your insurance cover is adequate to meet whatever expenses you are likely to incur. Always examine the small print of the policy. And talk to your insurer if in any doubt.

Receiving benefits while you are away

If you are receiving a cash benefit – except a retirement pension – tell the Department for Work and Pensions (DWP) office that pays you that you are going abroad. Some benefits can be paid while you are away. However, you should find out about the rules for obtaining benefits abroad well before you leave.

State Retirement Pensions
If you are receiving a State Retirement Pension, you must tell your local Jobcentre Plus/Social Security office, if you are going abroad for more than six months at a time.

Claiming Incapacity Benefit or Statutory Sick Pay while away
If you are taken ill while temporarily in another EEA country, your employer in the UK generally pays you for the first 28 weeks of illness, but not for the cost of medical treatment.

Let your employer know about your illness as soon as possible.

If you are self-employed, claim Incapacity Benefit as soon as possible or you may lose money. Contact the Jobcentre Plus/Social Security office nearest your home in the UK or write to:
Planning for when you return

As far as health is concerned, you must plan not just for your journey but also for what to do when you return home.

● If you were given any medicines in another country, it may not be legal to bring them back into the UK. If in doubt, declare them at Customs when you return.

● If you were taking anti-malaria tablets on your journey, remember to continue taking them for a month after you return.

● If you developed diarrhoea when away or shortly afterwards, and your work involves handling food, tell your employer as soon as possible.

● If you become ill on your return, do not forget to tell your doctor that you have been out of the UK, and what countries you have visited or travelled through.

● Even if you have received medical treatment in another country and feel well on your return:
  – if you have been bitten by an animal or risked catching a sexually transmitted disease, always consult your UK doctor;
  – if you are a blood donor, always tell the blood transfusion staff if you have travelled outside Europe or if you have had medical treatment in any country outside the UK.

● If you had medical treatment abroad, claim on your insurance as soon as possible when you return. Holders of Form E111 should put in a claim for a refund before returning.
  If you did not have time, please see the instructions on page 37.
Emergency health checklist

This checklist is designed to help remind you of some of the important things to do to help you deal with any health problems when travelling.

- Make sure that you have all the documents you need before seeking treatment:
  - your passport;
  - a valid Form E111, where appropriate – even if you are only going on a day trip;
  - proof of UK residence, such as a driver’s licence or NHS card;
  - vaccination certificates.
Where you are eligible for free or reduced-cost treatment, these will help prove your entitlement.

- Read your insurance document before treatment so that you know what your insurers will pay for.

- Read pages 30–33 and 43–63 of this booklet to see if you are entitled to free or reduced-cost emergency medical treatment.

- Contact the representative of your travel company, if that is applicable.

- Tell any practitioner you consult if you are taking any medication and provide its generic name – as on the prescription label – not just the brand name.

- Tell any practitioner you consult if you have visited another country before becoming ill.

- Keep all receipts, special proofs of purchase, price tags and labels for all payments made for treatment or drugs if you intend to claim a refund or claim against your insurance.

- Keep the names and addresses of friends and relatives with your passport so that British Consular officials can contact them if their help is required.

- Contact British Consular officials if you need to return to the UK quickly. They may be able to arrange this for you. But remember, you will have to bear the costs.
Use this booklet; take advice from your doctor and travel agent; and obtain information from the Tourist Office, Embassy or High Commission of your destination country to ensure that before you set out from the UK, you fully understand what obtaining emergency medical treatment in that country might involve.

You can rarely expect to be treated in such a straightforward manner as under the National Health Service. You may find yourself dealing with very unfamiliar official systems that can involve a great deal of time and effort on your part.

The following sections tell you about obtaining health treatment abroad. Three different sets of rules apply:

- Getting treatment in countries with no health care agreements with the UK;
- Getting treatment in countries outside the EEA with reciprocal health care agreements with the UK; and
- Getting treatment in EEA countries and Switzerland.

## Getting treatment in countries with no health care agreements with the UK

Fewer than 60 countries worldwide have any sort of health care agreements with the UK. The vast majority do not – including Turkey; Canada, the United States and Mexico; most of the islands in the Caribbean; all the South American nations; every country in the Middle East and Africa; and most of Asia, including India, Thailand, Japan, Hong Kong and the whole Pacific region, except for Australia and New Zealand.

Above all, in most countries around the world you will have to pay – often large amounts – for what may seem to be relatively minor treatment.

To secure even basic medical care in these countries, you are strongly advised to take out comprehensive medical insurance. And in the case of the United States, for example, you should carry a very high level of cover. Your travel agent or insurance broker will be able to advise you on the amount of insurance to take out, depending on your destination.
Getting treatment in countries outside the EEA with reciprocal health care agreements with the UK

The UK has reciprocal agreements with certain countries for the provision of urgently needed medical treatment either at reduced cost or, in some cases, free. The countries and the services available are listed on the following four pages.

Only urgently needed treatment will be provided and you will be treated on the same terms as residents of the country in question. The range of medical services may be more restricted than under the NHS, and if charges are involved, these cannot be refunded by the British Government. You should carry sufficient insurance to cover them.

In order to obtain treatment, you will normally have to produce your passport or some proof of UK residence, such as a driving licence or medical card. Requirements vary from country to country and are shown in the list on the following pages.

WHO IS COVERED

In general, you and your dependants are entitled to emergency medical treatment on the terms shown if you are a UK national and live in the UK. Even if you are not a UK national, you may still be entitled to treatment in some of the listed countries if you normally live in the UK.

If you are going to live or work in one of the reciprocal agreement countries, the arrangements in this booklet may not apply. Please write for details to:

Inland Revenue
Centre for Non-Residents
Room BP1301
Benton Park View
Newcastle-upon-Tyne
NE98 1ZZ

Tel: 0845 915 4811
From outside the UK: +44 191 225 4811

If you are a member of the Armed Forces serving in any of the reciprocal agreement countries, you and your dependants should generally not use the local health services but the medical facilities of HM Forces. Your standing orders will tell you what facilities are available.
<table>
<thead>
<tr>
<th>Country</th>
<th>Documents needed to get medical treatment</th>
<th>What is normally free</th>
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</thead>
<tbody>
<tr>
<td>Anguilla</td>
<td>Proof of UK residence (e.g. NHS medical card or UK driving licence).</td>
<td>Minor emergency treatment.</td>
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<tr>
<td>Australia</td>
<td>Proof of UK residence (e.g. UK passport or NHS medical card) and temporary entry permit.</td>
<td>Public hospital treatment (this includes renal dialysis, but you must make advance arrangements before leaving the UK. Please ask your NHS renal unit for further details).</td>
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<tr>
<td>Barbados</td>
<td>UK passport (or NHS medical card if not a UK national).</td>
<td>Hospital treatment. Treatment at polyclinics. Ambulance travel. Prescribed medicines for children and the elderly.</td>
</tr>
<tr>
<td>British Virgin Islands</td>
<td>Proof of UK residence (e.g. NHS medical card or UK driving licence).</td>
<td>Hospital and other medical treatment for persons aged 70 or over and school-age children.</td>
</tr>
<tr>
<td>Channel Islands</td>
<td>Proof of UK residence (e.g. driving licence or NHS medical card).</td>
<td>On Guernsey/Alderney: Hospital in-patient treatment.</td>
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<tr>
<td>Falkland Islands</td>
<td>Proof of UK residence (e.g. medical card or UK driving licence).</td>
<td>Hospital treatment. Dental treatment. Other medical treatment. Prescribed medicines. Ambulance travel.</td>
</tr>
<tr>
<td>Gibraltar</td>
<td>UK passport. If you are not a UK national, show your Form E111.</td>
<td>GP and medical care and dental treatment under the local Medical Scheme is available at the Health Centre. Hospital treatment in public wards.</td>
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<tr>
<td>Isle of Man</td>
<td>No documents needed.</td>
<td>Treatment similar to UK National Health Service.</td>
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<td>What you pay charges for</td>
<td>Other information</td>
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<tr>
<td>Hospital in-patient and out-patient treatment.</td>
<td>Family-doctor-type treatment is available at out-patient clinics. A charge is made.</td>
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<td>Hospital accommodation.</td>
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<td>Dental treatment.</td>
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<td>Ambulance travel.</td>
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<tr>
<td>Treatment at most doctors’ surgeries.</td>
<td>You will need to enrol at a local Medicare office, but this can be done after you get treatment. Some doctors’ charges may be partially refunded by the Medicare scheme. Claim at the local office before you leave.</td>
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<tr>
<td>Prescribed medicines.</td>
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<td>Ambulance travel.</td>
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<td>Dental treatment.</td>
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<tr>
<td>Prescribed medicines.</td>
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<tr>
<td>UK visitors are charged for all services at rates applicable to residents.</td>
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<tr>
<td>Medicines supplied by public pharmacy.</td>
<td>Recent changes suggest that only a very limited state health care sector (some hospitals only) now exists. Pending further clarification, private medical insurance cover is strongly recommended.</td>
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<tr>
<td>Some prescribed medicines.</td>
<td>No out-patient department at Guernsey General Hospital.</td>
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<td>Accident and emergency hospital treatment.</td>
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<td>GP and other medical care.</td>
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<td>Ambulance travel.</td>
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<tr>
<td>Treatment at a doctor’s surgery.</td>
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<tr>
<td>Dental care.</td>
<td>Free treatment at a family-doctor-type clinic is available most weekday mornings at the Jersey General Hospital.</td>
<td></td>
</tr>
<tr>
<td>Prescribed medicines.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On Sark:</td>
<td>Hospital treatment provided in Guernsey.</td>
<td></td>
</tr>
<tr>
<td>All medical treatment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nominal fee payable for house calls.</td>
<td>You are not covered if you go to Gibraltar expressly for treatment of a condition that arose elsewhere, e.g. in Spain. If you are a UK State Pensioner and go to live in Gibraltar, you will be provided with any medical treatment you need by the Gibraltar authorities, without having to pay insurance contributions. You will have to pay prescription charges.</td>
<td></td>
</tr>
<tr>
<td>Small charge for each item of medicine prescribed under the scheme.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private dental treatment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nominal fee for a limited emergency service at the Primary Care Centre.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental treatment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescribed medicines.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Reciprocal health care agreements: Countries outside the European Union

<table>
<thead>
<tr>
<th>Country</th>
<th>Documents needed to get medical treatment</th>
<th>What is normally free</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montserrat</td>
<td>Proof of UK residence (e.g. NHS medical card or UK driving licence).</td>
<td>Treatment at government institutions for persons aged over 65 and under 16. Dental treatment for school-age children.</td>
</tr>
<tr>
<td>Russia</td>
<td>UK passport.</td>
<td>Treatment in state hospitals.</td>
</tr>
<tr>
<td>St Helena</td>
<td>Proof of UK residence (e.g. NHS medical card or UK passport).</td>
<td>Hospital treatment in out-patient clinics during normal clinic times.</td>
</tr>
<tr>
<td>Turks and Caicos Islands</td>
<td>Proof of UK residence (e.g. NHS medical card or UK driving licence).</td>
<td>All treatment to those under 16 and over 65. On Grand Turk Island: Dental treatment (at dental clinic). Prescribed medicines. Ambulance travel. On outer islands: Medical treatment at government clinics. Prescribed medicines.</td>
</tr>
<tr>
<td>Yugoslavia (Serbia and Montenegro) and successor states Croatia, Bosnia and Herzegovina, Former Yugoslav Republic of Macedonia</td>
<td>UK passport if you are a UK national. If you are a UK resident but not a UK national you will need a certificate of insurance, obtainable from the Inland Revenue Centre for Non-Residents, Benton Park View, Newcastle-upon-Tyne, NE98 1ZZ.</td>
<td>Hospital treatment. Some dental treatment. Other medical treatment.</td>
</tr>
</tbody>
</table>
### Country-by-country checklist

#### Economic Area

<table>
<thead>
<tr>
<th>What you pay charges for</th>
<th>Other information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital in-patient and out-patient treatment.</td>
<td>Family-doctor-type treatment is available at government clinics and the hospital casualty department. A charge is made.</td>
</tr>
<tr>
<td>Hospital accommodation.</td>
<td></td>
</tr>
<tr>
<td>Most prescribed medicines.</td>
<td></td>
</tr>
<tr>
<td>Dental treatment.</td>
<td></td>
</tr>
<tr>
<td>Ambulance travel.</td>
<td></td>
</tr>
</tbody>
</table>

| Treatment at hospitals (out-patient).                                                     | Ask hospital or doctor if a refund is due.                                         |
| Treatment at a doctor's surgery.                                                          | If not, claim at the local health office.                                           |
| Prescribed medicines.                                                                     | Cash benefits from New Zealand Department of Health reduce charges.                |
| Dental treatment.                                                                         |                                                                                   |

Medicines supplied by public pharmacy.

| Prescribed medicines.                                                                     |                                                                                   |
| Hospital in-patient treatment.                                                           | Family-doctor-type treatment is available at the hospital out-patient clinic.     |
| Dental treatment.                                                                        |                                                                                   |
| Prescribed medicines.                                                                    |                                                                                   |
| Ambulance travel.                                                                        |                                                                                   |

### On Grand Turk Island:

Hospital in-patient treatment.
Other medical treatment and treatment at the town clinic.

### On outer islands:

No hospital services available on the outer islands.

| Prescribed medicines.                                                                     |                                                                                   |
| This agreement applies to the following republics of the former USSR: Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Uzbekistan, Ukraine. |

| Prescribed medicines.                                                                     |                                                                                   |
| If you are a Yugoslav national, resident in the UK, you will need to show your Yugoslav passport and a certificate of UK social security insurance, obtainable from the Inland Revenue Centre for Non-Residents, Benton Park View, Newcastle-upon-Tyne, NE98 1ZZ. 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. |
Getting treatment in EEA countries and Switzerland

**Warning:** please ensure you have a revised E111, issued after 19 August 2004, for each member of your family. A revised E111 can be identified by it having an expiry date of 31 December 2005. After 31 December 2005, a European Health Insurance Card (EHIC) will be required.

There are arrangements throughout the European Economic Area (EEA) and Switzerland for coordinating the health care systems of the member states. If you or any of your dependants are suddenly taken ill or have an accident during a visit to any of these countries, free or reduced-cost necessary treatment is available – in most cases on production of a valid Form E111. Only state-provided treatment is covered, and you will receive treatment on the same terms as ‘insured’ residents of the country you are visiting. Private treatment is generally not covered, and state-provided treatment may not cover all of the things that you would expect to receive free of charge from the NHS.

**Countries covered**

The EEA is made up of the 25 European Union (EU) member states plus Iceland, Liechtenstein and Norway.

The member states of the EU are:

1. Austria
2. Belgium
3. Cyprus
4. Czech Republic
5. Denmark
6. Estonia
7. Finland
8. France
9. Germany
10. Greece
11. Hungary
12. Ireland
13. Italy
14. Latvia
15. Lithuania
16. Luxembourg
17. Malta
18. Netherlands
19. Poland
20. Portugal
21. Slovakia
22. Slovenia
23. Spain
24. Sweden
25. UK

**Switzerland:** As a result of an agreement with the EU, which came into force on 1 June 2002, the E111 arrangements also cover Switzerland. Form E111 is not valid outside the EEA and Switzerland.

**Who is covered and in which countries**

Persons ordinarily resident in the UK and registered with the NHS who are:
● EU and Swiss nationals going to EU countries or Switzerland.  
   **Note:** nationals of Cyprus, the Czech Republic, Estonia, 
   Hungary, Latvia, Lithuania, Malta, Poland, Slovakia or Slovenia, 
   resident in the UK and travelling to Switzerland, are not covered 
   at present;

● EEA nationals travelling to EEA countries;

● non-EEA nationals: the E111 arrangements apply, except in 
   Denmark, Iceland, Liechtenstein, Norway or Switzerland, where 
   private insurance should be obtained. However, non-EEA 
   nationals visiting Iceland are covered for emergency treatment 
   only under a reciprocal health care agreement between the UK 
   and Iceland. You will need to produce your NHS medical card 
   to get treatment;

● stateless persons and refugees travelling to EEA countries and 
   Switzerland.

If you are working in the UK, but paying social security contributions 
   to another EEA country or Switzerland, you should obtain your 
   E111 from the institution to which you pay your contributions.

● Documentation required

   A revised Form E111, issued on or after 19 August 2004.

   The revised Form E111 is valid until 31 December 2005 when it 
   will be replaced by the European Health Insurance Card (EHIC). 
   The UK will start issuing the EHIC in September 2005.

● How to apply for the E111

   To obtain a valid Form E111, fill in the application form at the back 
   of this booklet as well as the Form E111 itself. The Form E111 
   will be provided separately by the Post Office. It will be stamped, 
   signed, and returned to you. **A separate Form E111 is now 
   required by every traveller.**

   You can apply for an E111 for your spouse/partner and children 
   under the age of 16 (or 19 if they are still in full-time education). 
   Foster parents or guardians can include children in their care as 
   dependent children when applying for Form E111.

   Non-EEA nationals resident in the UK should NOT submit their 
   E111 application form to the Post Office. They should instead 
   send the completed application, together with photocopied 
   evidence of their right to reside in the UK, to The Pension Service, 
   International Pension Centre, at the address given on page 37.

   **If you change your address, you should obtain a new E111.** 
   **You should also do this if any other changes occur that affect 
   the details on the form. Do not amend your existing form.**

   To pre-apply and receive your EHIC automatically, later in 2005, 
   you will need to tick the appropriate box on the E111 application 
   form. Only do this if you do not plan to change address before 
   the end of 2005.
If you lose your Form E111 while abroad, you will need to get a new one from The Pension Service, International Pension Centre, Medical Benefits Section, Newcastle, at the address on page 37.

If you pay for private prescriptions, the cost will not be refunded.

- **Validity of the E111**
  E111s issued prior to 19 August 2004 are no longer valid and you must apply for a new one for yourself and each person travelling. Old Form E111s can be identified by their lack of expiry date. All new E111s will cease to be valid throughout the EEA and Switzerland after 31 December 2005, when the European Health Insurance Card (EHIC) will replace them.

  UK issue of these cards will start in September 2005. Further information regarding the EHIC and the different methods available for applying will be available in summer 2005 on the Department of Health website (www.dh.gov.uk/travellers) or you can contact the Department of Health Customer Service Centre on 020 7210 4850.

  You will need to apply for another E111 if you use it to claim for treatment and it is not given back to you, or if you mislay it.

  Please note that your E111 will cease to be valid if you go to live outside the UK.

- **What treatment is covered**
  The Form E111 covers you for any treatment that becomes necessary during the course of your visit. This includes all maternity care, renal dialysis and oxygen therapy.

  Treatment of chronic diseases and pre-existing illnesses that require ongoing medical care is included, but not if the purpose of your visit is to obtain medical treatment abroad. For example, blood tests, injections or medications are covered on the same terms as that available to ‘insured’ residents of the country you visit.

  Pre-existing conditions that require advance arrangements:

  **Renal dialysis**
  Renal dialysis can be provided as emergency health care in all EEA countries and Switzerland under the E111 arrangements, subject to availability of places. However, you must make advance arrangements before leaving the UK. Contact your UK NHS renal unit for further details. Please note that due to the large number of visitors to Spain each year, it is essential that you obtain Spanish Form P10 before your departure from the UK. Your UK renal unit will arrange this for you.

  **Oxygen supplies**
  Oxygen supplies can be provided as emergency health care in all EEA countries and Switzerland under the E111 arrangements, subject to availability of places. A prior arrangement with the destination country is required to ensure availability of supplies, particularly in remote areas. Further limited information on services available can be obtained by ringing 020 7972 4125.
Obtaining treatment – general advice

Always keep a photocopy of your Form E111 with the original.

This is important if you apply for treatment in France, Germany, Hungary, Italy, the Netherlands, Slovakia and Spain, as a photocopy is required as well as your original E111. You will usually be given back your E111 but the photocopy will be kept. However, in some countries the authorities may keep the original E111.

● Charges for treatment

Each of the EEA countries and Switzerland has their own rules for state medical provision. In some, treatment is free. In some, you have to pay part of the cost. In others, you have to pay the full cost and then claim a full or partial refund. Details for each of the countries are given on pages 43–63. Follow the rules of each particular country or you may have to pay charges that cannot be refunded. At the time of publication, the information about each country was accurate but changes do occur.

● Claiming refunds

You claim any refunds to which you are entitled by applying, either in person or by post, to the relevant authority in the country you are visiting while you are there. You must enclose the original document, therefore keep photocopies for your records. If you leave your claim until you return to the UK, you should write to or telephone the following section and ask for claim form POD 1679:

The Department for Work and Pensions
The Pension Service, International Pension Centre,
Medical Benefits Section, Tyneview Park, Whitley Road,
Newcastle-upon-Tyne NE98 1BA. Tel: 0191 218 7547,
Monday to Friday 08.00–20.00.

They will liaise with the authorities of the other country on your behalf. Send your E111, original bills, prescriptions and receipts. If possible, keep copies for yourself. However, you may face long delays until the foreign authority responds.

● NON-EMERGENCY TREATMENT IN AN EEA COUNTRY OR SWITZERLAND: FORM E112

Form E111 will not cover you for free or reduced-cost treatment if you are going to another EEA country or Switzerland specifically for medical care. For this, you will need Form E112, which is not issued automatically but requires authorisation from the Department of Health. Unless you have an E112, you will have to pay for the treatment you receive and you will not be able to obtain a refund of the costs.

Please note, however, that Form E112 is only available where a clear need for treatment is established. The form is not available on a “just in case” basis.

If you are going to another EEA country (or Switzerland) specifically to give birth, and are not returning to the UK, write to the relevant address below explaining why you want care outside...
the UK and enclose a copy of your E111 and evidence from your GP or midwife of your expected date of confinement.

Or, for Northern Ireland:

Department of Health Department of Health
International Division Social Services and Public Safety
Room 621 General Medical Services Branch
Wellington House Room D3, Castle Buildings
133–155 Waterloo Road Stormont
London SE1 8UG Upper Newtownards Road
Tel: 020 7210 4850 Belfast BT4 3SQ
Tel: 028 9052 2890

Interim guidance on obtaining medical treatment outside the UK

This is interim guidance, based on the Department’s understanding of the law as stated in the case of Watts v. Secretary of State for Health and Another. It is under appeal and what follows may change.

The issue of Form E112 for people going to another EEA country specifically for medical treatment will not usually be considered unless:

- your UK NHS consultant recommends treatment in the other country;
- your primary care trust (PCT), your local health board in Wales, or NHS Board in Scotland or Northern Ireland agrees to meet the cost of the treatment;
- the treatment is available under the other country’s state health insurance scheme;
- you are entitled to Form E111.

To apply for Form E112 in these circumstances, write a letter explaining your reasons for seeking treatment outside the UK. Send this letter to your PCT or Board together with a letter from your NHS consultant explaining why they are recommending treatment in another EEA country or Switzerland. The decision about whether to issue an E112 is made by officials of the Department of Health or its Northern Irish equivalent. Once they receive your application, the PCT or Board should send your application together with the letter from your consultant and their agreement to fund the treatment to the appropriate address on this page.

Authorisation may not be refused where the treatment is of a kind provided by the NHS and where the person concerned cannot obtain the treatment within the UK without undue delay. In considering the question of undue delay, account must be taken of all the circumstances of the individual case, including, if appropriate, the degree of pain or the nature of the patient’s disability, which might, for example, affect his or her ability to carry out his or her job. Account must also be taken of international medical practice.
In cases where the PCT or board refuse to recommend issue of an E112, you can write directly to the Department of Health or its Northern Irish equivalent.

There are other possibilities, besides use of the E112 procedure, for people to go to an EEA country for elective treatment and for the costs to be met in part or in total by the NHS. PCTs and boards have discretion to refer you direct to a provider with which the NHS has an agreement for services. The difference between this route and the E112 procedure is that the NHS organisations involved in this type of scheme will know about the quality of care provided by the European provider, and there will be established links between the clinicians there and in the NHS. Also, there will be no up-front payment required by the patient for treatment, as the costs will be met between the NHS and the contracted provider. This route is more likely to be available where a local PCT has identified sufficient numbers of patients with a similar condition. It is usual for patients to be contacted directly by their local NHS provider where such schemes are active. You may check if this is available in your area with your local PCT. Patients will only travel to mainland Europe for treatment under these schemes where this is what they want and after a full clinical assessment shows that it meets their needs.

Following decisions by the European Court of Justice and our domestic courts, a patient can also approach a provider in an EU country directly, i.e. outside the E112 procedure or NHS-commissioned service. As you would have to pay from your own resources for such treatment and then claim reimbursement from the NHS retrospectively for such treatment, you are strongly advised to seek advice from your PCT or board before proceeding. As this is a complex area of developing law you are also strongly advised to take your own legal advice. If you go ahead without both a recommendation from your consultant and the agreement of the PCT, you may find that you are subsequently unable to obtain reimbursement. You are also advised to check the Department’s website (see back cover) for any updating of this guidance.

**Appeals**

If your application for an E112 is refused by your PCT or Health Board, the reasons should be made clear to you. If you are unhappy with the explanation, you should raise the matter in the first instance with the Department of Health (at the address on page 38).

You will need to:

1. send a detailed letter outlining the issues and enclosing any relevant background information; and
2. provide a report from the NHS consultant giving his/her opinion as to whether or not they recommend treatment be provided abroad.

A decision should be communicated to you within 20 working days of receiving your letter.
If the treatment is not approved and you wish to appeal against the Department of Health’s decision, you can apply for a judicial review of the decision through the UK courts.

**STUDYING IN ANOTHER EEA COUNTRY OR SWITZERLAND**

If you are normally resident in the UK but are studying in another EEA country, as an integral part of a recognised UK course, an E111 is needed for you and for each of the dependants who accompany you. If you are in the UK, the form can be obtained from the Post Office or, if you are abroad, please apply to:

Inland Revenue  
Centre for Non-Residents  
Room BP1301  
Benton Park View  
Newcastle-upon-Tyne  
NE98 1ZZ  
Tel: 0845 915 4811  
From outside the UK: +44 191 225 4811

If the studies are not a compulsory part of a UK course, students are covered by an E111 for up to 12 months if it is a one-year course. However, if you know in advance that a voluntary course will last longer than a year, you are not entitled to an E111 at all, but must get cover in the country you are studying in. Please give course details when applying for Form E111.

You will only be entitled to use an E111 in Switzerland if you are an EU national. If you are a Swiss national resident in the UK, you will only be covered in EU countries and Switzerland, not in Iceland, Liechtenstein or Norway. Non-EEA nationals resident in the UK can only be covered in EU countries (except Denmark).

If the studies are part of a course leading to a qualification awarded by another EEA country, you must become insured in the country of study.

**Students on work experience**

A student, as described above, who is studying in another EEA country as an integral part of a recognised UK course, and who is undertaking some work that specifically relates to his or her studies, is entitled to Form E111 if the country they go to provides no compulsory cover. If you are in the UK, the form can be obtained from the Post Office or, if you are abroad, please apply to the above Inland Revenue address.
● WORKING TEMPORARILY IN ANOTHER EEA COUNTRY OR SWITZERLAND FOR A UK EMPLOYER OR AS A SELF-EMPLOYED PERSON

If you are an EEA national and go to work in another EEA country for up to a year, and it has been confirmed by the Inland Revenue Centre for Non-Residents that you (and your employer if you are an employee) continue to pay UK National Insurance contributions, you are entitled to Form E111.

You will only be entitled to use an E111 in Switzerland if you are an EU national, and if you are a Swiss national you will only be covered in EU countries. Non-EEA nationals resident in the UK can only be covered in EU countries (except Denmark), not in Iceland, Liechtenstein, Norway or Switzerland.

Those employed on a temporary posting, and any dependants who accompany them, are entitled to treatment required for any condition during the posting, using an E111. If you are in the UK, the form can be obtained from the Post Office or, if you are abroad, apply to the Inland Revenue address on page 40.

If your employment/self-employment unexpectedly lasts longer than 12 months, and the appropriate insurance authorities of the EEA country in which you are working agree, you may remain under the UK scheme for a further period of not more than 12 months. For more information, please write to the Inland Revenue address on page 40.

Other circumstances:

Au pairs and nannies
If you are normally resident in the UK and are going to work in another EEA country or Switzerland as an au pair or nanny for up to 12 months, you may be entitled to Form E111. Apply to the Post Office or, if you are already abroad, apply to the Inland Revenue address given on page 40.

Service personnel
If you are a member of the Armed Services, you and your dependants are each entitled to an E111. However, you cannot use your E111 in Germany if you are stationed there. If you are stationed abroad, you can obtain an application form from your British Forces Post Office (BFPO). If you are in the UK, the form can be obtained from the Post Office.

● WORKING PERMANENTLY IN ANOTHER EEA COUNTRY OR SWITZERLAND

If you go to work in another EEA country or Switzerland for a foreign employer, Form E111 is not appropriate, as you will normally become insured in the country in which you work.

Write to the Inland Revenue address on page 40 and give your full name; your address in the UK and abroad; your National Insurance number; and your proposed date of departure. Further information is available in Department for Work and Pensions leaflet SA29, available from local Jobcentre Plus/social security offices.
LIVING IN ANOTHER EEA COUNTRY OR SWITZERLAND

If you decide to live permanently in another EEA country or Switzerland, or to take up work there, you are not entitled to a UK-issued Form E111. Send any Form E111 you hold to the Department for Work and Pensions, The Pension Service, International Pension Centre, Medical Benefits Section (the address is on page 37) with full details of your circumstances. They will advise you as to whether you are entitled to health care cover in your new country of residence at UK expense and, if appropriate, issue you with a different form.

If you have an industrial injury or occupational disease, and intend taking up residence in another EEA country or Switzerland, special rules apply. Write for details to the following:

The Department for Work and Pensions
The Pension Service
International Pension Centre
Industrial Injuries Section
Room TC013
Tyneview Park
Whitley Road
Newcastle-upon-Tyne
NE98 1BA
Tel: 0191 218 7650/1

Or, for Northern Ireland:
Social Security Agency
Overseas Benefits Unit
Block 2, Castle Buildings
Stormont
Belfast BT4 3SP
Tel: 028 9052 0520
Where to obtain information and refunds

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

For UK nationals on a temporary visit to Austria, an E111 is not required – production of a British passport is sufficient to obtain medical treatment. For other nationals (including Austrians) resident in the UK, an E111 is required.

If you consult a private doctor, you may receive a refund for part of the costs, but not for the private fee.

Doctors, dentists and prescriptions

Contact the Regional Health Insurance Office. If the Office agrees to the need for treatment, you will be given a health insurance scheme voucher and the addresses of medical practitioners.

Prescribed drugs may be obtained from any pharmacy. You will be charged a fixed amount.

Hospital treatment

Out-patient treatment can be obtained in hospital casualty wards.

For in-patient treatment, a doctor will normally refer you to a public hospital, where you must present an admission voucher provided by the doctor. In an emergency, give your passport to the hospital administration, which will then confirm with the Insurance Office that the costs of standard class treatment will be met. A small daily charge will be made for each of 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.

Where to obtain information and refunds

The regional offices of the Auxiliary Fund for Sickness and Invalidity Insurance (Caisse auxiliaire d’assurance maladie-invalidité/Hulpas 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/ Troonstraat 30B, 1000 Brussels. Tel: +32 (0)2 229 34 80
Doctors, dentists and prescriptions
Consult any doctor or dentist and show Form E111. You will be charged for treatment. Obtain a receipt on the official form (Attestation de soins donnés/Getuigschrift voor verstrekte hulp). Take a prescription to any dispensing chemist. Show your E111 and pay for the medicines. Obtain a receipt and ensure that your copy of the prescription is stamped.

Around 75% of the cost of treatment and approved medicines will be refunded if you apply to a Sickness Fund Office with your E111, your receipts and your copy of any prescriptions.

Hospital treatment
Take Form E111 to a local Sickness Fund Office, which will authorise payment of a percentage of hospital costs – excluding ambulance charges, which are not refundable. Ask them where to obtain treatment at the most favourable rates. If you cannot contact the Sickness Fund Office first, give your E111 to the hospital authorities and ask them to obtain a certificate from the office stating that it will pay part of your costs.

● CYPRUS

Important note: European Community law is not yet operable in the northern (Turkish) part of Cyprus, therefore you are not covered by your Form E111. You are, however, covered in the southern (Greek) part of Cyprus. You are strongly advised to take out comprehensive private health insurance if travelling to northern Cyprus.

Where to obtain information
The Ministry of Health
10 Markou Drakou
Pallouriotissa
1448 Nicosia
Cyprus

Documentation required
Form E111.

Doctors, dentists and prescriptions
You can only get free or reduced cost treatment from a doctor in a state health centre or government hospital. Treatment provided by private doctors or private medical institutions is not covered, unless you are referred by the Medical Board for services not provided in a state facility.

You will have to pay a patient contribution (co-payment of CY£1.00 at the time of printing) for each visit to a doctor or dentist. A patient contribution of CY£40 is also paid for each denture. These fees are not refundable.

Prescriptions are issued by a state doctor, and you must then present them to a state pharmacy. You will need your Form E111. There is no charge for prescriptions. If you do not have a Form E111, you will have to get your prescription from a private pharmacy.

Hospital treatment and ambulance costs
In-patient treatment is only available if you are referred to a hospital by a state doctor, or if you are admitted through the Accident & Emergency Department of a state hospital.
There may be a non-refundable charge for ambulance transportation.

Where to obtain refunds
Not applicable – patients are only charged their share of the doctors/dentists’ costs, which are not refundable. Any private medical charges are not refunded.

● CZECH REPUBLIC
Where to obtain information
Centrum mezistátních úhrad (Centre for International Reimbursements)
nám. W. Churchilla 2
113 59 Prague 3
Tel: +420 (0)2 34 462 041
www.cmu.cz
E-mail: info@cmu.cz

Documentation required
Form E111. (Present it at the time of requesting treatment.)

Doctors, dentists and prescriptions
Make sure the doctor or dentist you see is contracted to the health insurance fund, i.e. the public health service. Most are – but in cases of doubt contact the Centre for International Reimbursements. You are entitled to all necessary treatment free of charge. Prescriptions are issued through doctors and are dispensed by pharmacies. You will be asked to pay a share of the costs, which are not refundable.

Hospital treatment and ambulance costs
You can go straight to a hospital in an emergency. Where necessary, a practitioner may also issue a recommendation referring you to a hospital. Ambulance transportation is provided free of charge.

● DENMARK
Where to obtain information and refunds
The local council (Kommunen). For UK nationals on a temporary visit to Denmark, an E111 is not required – production of a British passport is sufficient to obtain medical treatment. For other EEA and Swiss nationals resident in the UK, an E111 is required.

Doctors, dentists and prescriptions
Consult any doctor or dentist registered with the Danish Public Health Service and show your passport or – if you are not British – your E111. If charged for treatment, obtain a receipt.

All the cost of a medical consultation – and a proportion of dental costs – will be refunded if you apply to the local council with your receipts before you leave Denmark. Refund rates for approved medicines depend on the yearly expenditure. There are no refunds of expenditure under 520DKK for persons over 18 (for children, 50% is refunded). You will be given a special card to register your purchases on your first visit to a pharmacy if you show your passport or E111. If not, keep
all your prescriptions and receipts and apply for a refund to the local council.

Hospital treatment
Free hospital treatment will be arranged by a doctor. If you cannot see a doctor first, show your passport or E111 to the hospital authorities and ask them to arrange free treatment for you.

Greenland and the Faroe Islands are not part of the EEA, but are covered by separate reciprocal health care arrangements with the UK. UK residents will be entitled to emergency care on the same basis as local people.

● ESTONIA
Where to obtain information and refunds
Eesti Haigekassa
(Estonian Health Insurance Fund)
International Relations Department
Lembitu 10, Tallinn 10114
(Local offices also in Tartu, Jõhvi and Pärnu.)
Tel: +372 6 208 430
www.haigekassa.ee
E-mail: info@haigekassa.ee

Documentation required
Form E111.

Doctors, dentists and prescriptions
You can get emergency treatment from a doctor (family practitioner) or in the emergency section of a hospital. Alternatively, you can call an ambulance. The doctor will decide whether you need hospital in-patient treatment.

You will be required to pay a contribution towards the cost of your treatment and any prescriptions. These fees are not refundable.

GP consultations are free. However, there is a visit fee of up to EEK 50, when making a home visit.

Dental care: children below 19 free of charge. Adults pay the full amount for dental treatment (except in two kinds of emergencies: the removal of a tooth and the lancing of an abscess).

UK visitors will be charged a standard contribution rate of between EEK 20 and 50 towards the cost of any medicines they are prescribed and additionally they will sometimes have to pay a percentage of the cost above the EEK 20 and 50 contribution. The percentage they pay will vary according to the cost of the medicine prescribed but will be between 10% and 50%. If the medicine is not on the Health Insurance Fund’s list of medicinal products, the patient will have to pay the full cost, which is not refundable.

Hospital treatment and ambulance costs
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.

Note: there is no in-patient fee:

• for children below the age of 19;
• in cases related to pregnancy and childbirth;
• in the case of intensive care. Transportation by ambulance, in an emergency, is free of charge.

Where to obtain refunds
Not applicable – patients are only charged their share of any medical or prescription costs, which are not refundable.

Payment for any treatment received privately is not refundable.

FINLAND
Where to obtain information and refunds
Local offices of the Sickness Insurance Department (Kansaneläkelaitoksen Paikallistoimisto – KELA).

For UK nationals on a temporary visit to Finland an E111 is not required – production of a British passport is sufficient to obtain medical treatment.

For other nationals resident in the UK, an E111 is required.

In Finland, health services (doctors and hospitals) exist as a balance between public and private providers and services are regionalised to a great extent. Charges vary depending on the municipality that you are staying in. If you receive private treatment either with a doctor or at a hospital you should obtain a receipt, which you should submit to the local KELA as you may be entitled to a partial refund. Refunds for medical expenses must be claimed within six months of the original payment.

Doctors, dentists and prescriptions
For treatment within the Finnish State health system, go to a municipal health centre and present your passport or Form E111. The treatment will either be given free of charge or for a standard fee, depending on the municipality.

For emergency dental treatment, contact the dentist on duty at the municipal health centre and present your passport or your E111. A standard fee will be charged, depending on the service provided. You may, however, find that dental services are severely restricted in the public sector.

Prescribed drugs may be obtained from any pharmacy. The full amount is charged but you may claim this back from the local KELA. For most prescribed medicines you will receive a refund of 50% of the costs above a fixed rate.

Hospital treatment
A doctor will normally refer you to a public hospital where you must present your passport or E111. 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 daily charge, which is not refundable. For out-patient visits to a hospital, there is a fixed charge, which again is non-refundable.
FRANCE

Where to obtain 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

Where to obtain refunds
Local Sickness Insurance Offices (Caisse Primaire d'Assurance-Maladie, CPAM).

Doctors, dentists and prescriptions
Ensure that the doctor or dentist you consult is conventionné, that is, they work within the French health system. After treatment, obtain a signed statement of the treatment given (feuille de soins) – you cannot 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’. When you are getting prescribed medicines, the pharmacist will hand you back your prescription and you should attach it to the feuille 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, and sign and date the form at the end.

Send your application for a refund (the feuille de soins, any prescription and your E111) to the nearest Sickness Insurance Office (CPAM) 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.

Around 70% of standard doctors’ and dentists’ fees are refunded, and between 35% and 65% of the cost of most prescribed medicines. The cost of common remedies and items such as bandages is refunded at the lower rate. The cost of medicines marked with a ▲▲ vignette is not recoverable.

Hospital treatment
You must pay for out-patient treatment and then claim a refund from the local Sickness Insurance Office (as above).

For in-patient treatment, the doctor you have consulted or the hospital doctor will issue you with a certificate (attestation). The hospital should then send a ‘Notice of Admission – Acceptance of Responsibility’ (Avis d’admission – prise en charge) form to the local Sickness Insurance Office along with your E111. If not, you should send it yourself. If you are treated in an approved hospital, the office will pay 75% 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% balance and the forfait journalier are non-refundable.
● GERMANY

Where to obtain information
You can obtain information from any insurance company you contact where you are staying. These include any Allgemeine Ortskrankenkasse (AOK local health insurance fund) and the Ersatzkassen (substitute health insurance funds). These companies are generally open from Monday to Friday.

Doctors, dentists and prescriptions
The insurance fund you contact will have a list of doctors and dentists that treat patients under the state scheme (including hospitals). You should present your passport and E111 whenever you need treatment. You will need to pay a fixed charge to see a doctor or dentist, which is not refundable.

Medicines prescribed by the doctor can be obtained from any pharmacy in exchange for the prescription. You will be liable for a prescription charge depending on the size of the packaging. 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
If the doctor considers that you require hospital treatment, you will be sent to a hospital. In an emergency, you can go directly to a contracted hospital. The hospital will then contact the insurance fund so that they can confirm your treatment costs will be met. For the first 14 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.)

● GREECE

Where to obtain information
The Social Insurance Institute (Ιδρύμα Κοινωνικών Ασφαλισμάτων – known as ΙΚΑ), 8 Aghiou Constantiou Street, Athens; or its regional or local offices (υποκαταστήματα), or branches (παραρτήματα).

People seeking treatment through ΙΚΑ may face long waits in its offices, hospitals and surgeries. Wards may be crowded and may not provide all the services usual in other EEA countries. If you are charged for any services provided through ΙΚΑ, make sure you secure a receipt with a number perforated across it.

Doctors, dentists and prescriptions
Take your E111 and passport to the local ΙΚΑ office, where you will be given a ‘health services book’ and directed to an ΙΚΑ clinic or a doctor or dentist in the ΙΚΑ scheme. 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.

For prescribed medicines, hand the prescription and the health
services book to any chemist in the IKA scheme – IKA offices will provide a list. You will have to pay a small standard charge, plus 25% 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 and stick these on to the doctor’s 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 E111 and ask them to contact the IKA. If you obtain medicines or any kind of treatment privately, you must pay the full cost. Then go to the IKA within one month with the receipts, the health services book and your E111, 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.

**HUNGARY**

Where to obtain information and refunds
Orszagos Egeszsegbiztosita Penztar (National Health Insurance Fund) Department of International Relations and EU Integration Vaci Street 73/a 1139 Budapest Tel: +36 1 350 1618 E-mail: lengyel.b@oep.hu

Documentation required
Form E111 and your passport.

Doctors, dentists and prescriptions
You can only obtain treatment from surgeries that have a sign saying they are contracted with the National Health Insurance Fund – in Hungarian: ‘OEP-pel szerzödött szolgaltató’.

Doctor’s consultations are free of charge.

Emergency dental treatment is generally free. Any charges incurred are not refundable.

Private charges for seeing a doctor or dentist are not refundable.

Where a doctor or dentist issues a prescription, it should be taken to the pharmacy; no other documentation is required. For medicines, you pay all, part or none of the cost. Whatever you are charged is not refundable.

Hospital treatment and ambulance costs
Ambulance travel is free of charge.

In-patient and out-patient hospital treatment is normally provided through a referral from a GP. There are a few cases
where a referral is not necessary.

Treatment is free of charge, except where extra services are requested, e.g.:

a) obtaining prescription treatment without a referral from a primary health care provider;

b) using a health care provider other than the one specified by the prescribing doctor;

c) unnecessarily changing the contents of prescription treatment, causing extra costs;

d) extra services (better room, meals, conditions etc.). Charges for extra services are not refundable.

If you are treated privately in a hospital, none of the charges are refundable.

Where to obtain refunds
There are no refunds available.

General information
A separate Form E111 is required for each episode of treatment. It must be submitted to the physician treating you, or the patient’s registration desk in hospitals or out-patient medical centres. It will not be given back to you. You may wish to take a photocopy. You will need to apply for another form, on your return to the UK, or if you are travelling to another EU member state you will need to contact the Medical Benefits Section of The Pension Service in Newcastle – their contact details are on page 37.

● ICELAND

Where to obtain information and refunds
State Social Security Institute, Laugavegur 114, Reykjavik. Tel: +354 5604400

Normally patients will be charged only 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 any receipts to the main office of the State Social Security Institute.

Doctors, dentists and prescriptions
Go to a health centre or a doctor registered within the State scheme, state that you are an EEA national, resident in the UK, and present your E111. You will have to pay a fee of IKR 700, which is not refundable.

For dental treatment the full cost is payable, except for children under 16, who pay only 25%.

Prescribed medicines can be obtained from any pharmacy. A medical prescription must be presented with Form E111. 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 only be admitted to hospitals when they are referred by a doctor. However, in emergencies, patients may be admitted immediately to the
hospital serving as the emergency hospital at the time. Hospital in-patient treatment is free if you present your Form E111. Otherwise, you will be charged.

Patients must pay the full cost of ambulance transportation within Reykjavik. Elsewhere, the cost of ambulance transportation is limited to a maximum of IKR 2400.

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.

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 cannot 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 it will not be dispensed free of charge.

● THE REPUBLIC OF IRELAND
Where to obtain information
The local Health Board of the area where you are staying.

Doctors, dentists and prescriptions
Contact the local Health Board, which will arrange for you to see a doctor or dentist practising within the public health service. Make it clear to the practitioner that you wish to be treated under the European Union’s social security arrangements. **Form E111 is not required.** Evidence of residence in the UK is required, for example, an NHS medical card or a driving licence. You may be asked to complete a simple statement. Emergency treatment and medicines are free if you attend 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 cannot 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 it will not be dispensed free of charge.

● ITALY
Where to obtain information
The Local Health Authority (Azienda Unita Sanitaria Locale – ASL, also known as AUSL). You can obtain their number from a telephone directory, hotel reception, pharmacy, or in an emergency, by phoning the police on 112 or 113.

Doctors, dentists and prescriptions
You will need to present your E111 whenever you need treatment. Make sure the doctor you go to is a National Health Service (NHS) doctor. Their services are normally free. Surgeries are open from Monday to Friday but their times vary. At weekends and on weekdays between 8pm and 8am, emergency services are available (Guardia Medica).

If you incur any charges, keep the receipts and apply at the local ASL for a refund.

If an NHS doctor issues you with a prescription, you should
present this, and evidence of your health cover (E111) 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.

Most dentists are private; to get state treatment you will need to go to an NHS hospital or a dentist who is working in an ASL-managed centre.

Hospital treatment
The ASL can supply a list of the relevant hospitals; these will be NHS or private ones 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.

Should you be unable to contact the ASL first, show the hospital authorities your E111 and ask them to contact the local office at once about your right to treatment under the state health care scheme.

For information concerning health care in Latvia in relation to EU citizens:
Tel: +371 4 7043767
E-mail: eiropa@voava.lv

Documentation required
Form E111 and your passport. You will need to present your Form E111 whenever you need treatment or prescriptions. Ask practitioners if they are contracted with the state scheme. Private treatment will not be reimbursed.

Doctors, dentists and prescriptions
Under the Latvian health care system, patients pay small standard contributions towards the cost of various treatments up to a maximum. Currently, standard patient fees are: 0.50 LVL for visiting a general practitioner; 5.00 LVL for admission or the first day in hospital (2.50 LVL in the case of a day centre); 1.50 LVL for each following day in a hospital (1.00 LVL in the case of a day centre); 0.50–9.00 LVL for examinations made during out-patient or in-patient care (depending on the type of examination). These fees do not apply to children under 18 years or pregnant women when they are receiving treatment related to their pregnancy or emergencies.

The maximum patient fee is 25 LVL for each hospitalisation. The maximum sum of patient fees for all services is 80 LVL per year. Patient fees can vary and are not reimbursed.

Any dentist you see must be contracted with a sickness insurance fund, the Compulsory Health Insurance State Agency. You will have to pay for most dental services.
For children up to 18 years, most treatments are free.

Medicines are prescribed by doctors and dispensed by pharmacies.

Hospital treatment and ambulance costs
In an emergency you can go directly to a hospital. In other circumstances you will need a referral from a general practitioner or medical specialist to be admitted as an in-patient.

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. Day centres also require an admission fee and a co-payment from the second day of an admission.

Use of an ambulance is free if it is requested by the ‘national immediate medical treatment service’ (the public health service).

You will not get a refund if you pay to see a doctor who is not contracted with a sickness insurance fund.

● LIECHTENSTEIN
Where to get information/refunds
National Office of Economy (Amt für Volkswirtschaft), Austrasse 15, 9490 Vaduz.

Medical treatment
To obtain necessary medical treatment from a doctor, Form E111 and a passport are required. Any doctor covered by a contract with the public health care scheme can be seen. Based on the period of time that treatment is received, a standard fee of CHF 67 (CHF 33.50 for retired persons) will be levied by the National Office of the Economy. This may be as late as 3–6 months after receipt of the treatment.

Dental treatment
Dental treatment is not part of the state sickness insurance scheme, so costs of private dental treatment will need to be met in full.

Hospital treatment
There is only one hospital in Liechtenstein. The competent authority needs to approve a patient’s admission to hospital. In an emergency, no prior approval is needed.

Charges and refunds
Medical bills, together with the Form E111, should be sent to the National Office of Economy for refunds.

● LITHUANIA
Where to obtain information
You can obtain information about which doctors or dentists are contracted to the state health service by contacting one of the five Territorial Patient Funds. They are:

Vilnius Territorial Patient Fund
Placioji g. 10
Vilnius 2600
Tel: +370 52 661364

Kauno Territorial Patient Fund
Aukstaiciu g. 10
Kaunas 3005
Tel: +370 37 208846
Documentation required
Form E111 and your passport.

Doctors, dentists and prescriptions
You can only get treatment 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 materials used in treating you. 80% of dentists practise privately. If you see a doctor or dentist privately, there is no refund of any charges you incur.

Prescriptions can be obtained from a doctor using Form E111. Some medicines are provided free of charge; for others the patient pays a co-payment (contribution) of between 10% and 50% 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, privately.

Hospital treatment and ambulance costs
In an emergency you can receive treatment in the emergency section of a hospital. You can also be referred to a hospital for in-patient or out-patient treatment if you consult a doctor and s/he refers you. 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.

There is no charge for ambulance transportation.

Where to obtain refunds
Patients are generally only charged their share of the costs, which are non-refundable.

However, if you do not have your Form E111 with you at the time you see a doctor and are charged, keep all your receipts and apply to the Department for Work and Pensions, Medical Benefits Section of The Pension Service. The address is on page 37.

● LUXEMBOURG

Where to obtain information
The Sickness Insurance Fund for Manual Workers (Caisse de maladie des ouvriers), 125 Route d’Esch, L-1471 Luxembourg Ville; or its local offices.

Doctors, dentists and prescriptions
Consult any doctor and produce your E111. You must pay for treatment and prescribed medicines. Obtain
a receipt for everything. You will be able to obtain a refund, although not necessarily for the full amount, by applying to the local Sickness Fund Office.

Hospital treatment
If a doctor thinks you need hospital treatment, you will be issued with a certificate that you should give to the hospital authorities, together with your E111 – if you have not already given that to the Sickness Fund Office. Treatment is normally free but you must pay a daily charge, which is not refunded.

If you cannot contact a doctor before being admitted, show your E111 to the hospital authorities and ask them to contact the Sickness Fund.

Malta
Where to obtain information
Entitlement Unit
Ministry of Health
24 St John’s Street
Valletta
Malta CMR02
Tel: +356 21 22 4071
Fax: +356 21 230 863
E-mail: entitlement.mhec@gov.mt

Documentation required
In an emergency, UK nationals only need to present their passports to obtain treatment. All other nationals (legally resident in the UK) need to present their Form E111 and their passport.

Doctors, dentists and prescriptions
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 dental care is paid for privately.

A prescription from a licensed medical practitioner is required to obtain medication. Any charge paid is not refundable.

Hospital treatment and ambulance costs
If you are treated in an emergency, as an in-patient or out-patient, in the accident and emergency department of a government hospital there will be no charge. Any medication you are prescribed during in-patient treatment, or for the first three days after you are discharged, will be free but you will be charged in full for anything exceeding this time period. You will also be charged for any prosthesis you are prescribed. These charges are not refundable.

You will not be charged for transportation by ambulance in an emergency, as long as you can prove your entitlement to treatment.

Where to obtain refunds
If you cannot provide proof of your entitlement to treatment, you will be charged in full and should apply for a refund on your return to the UK. See page 37.

Payment for any treatment received privately is not refundable.
THE NETHERLANDS
Where to obtain information
AGIS Verzekeringen
PO Box 8261, 3503 RG, Utrecht
Tel: +31 (0)30 233 0600
or the local health insurance
fund office (zorgverzekeraar).

Doctors, dentists and
prescriptions
Consult a doctor who practises
within the health insurance
scheme, if possible during
surgery hours. Provide a
photocopy of your E111.
Pharmacists will also need
a photocopy of your E111.

Treatment by a doctor is
usually free of charge. Some
prescribed medicines are free, for
some you pay the full cost (non-refundable) and for others
you pay partial costs. Dental
care in the Netherlands is
limited to treatment for
children. The local health
insurance fund office
(zorgverzekeraar) can give
information on how to obtain
medical services. They can
also give names and
addresses of practitioners,
health centres and hospitals
that operate within the
state system.

Hospital treatment
A doctor must obtain AGIS
Verzekeringen authorisation
for you to receive free hospital
in-patient treatment. For
authorisation, a photocopy of
your E111 is required.

If you cannot contact a doctor
of AGIS Verzekeringen before
admission, provide the hospital
authorities with your E111 (or a
photocopy) and ask them to
contact AGIS Verzekeringen
in Utrecht immediately. If you
needed ambulance transport,
enclose a certificate from
the doctor confirming it
was necessary.

NORWAY
Where to obtain information
and refunds
Local Sickness Offices (Lokale
Trygdekontor) or the National
Office for Social Insurance
Abroad (Folketrygdkontoret
for utenlandssaker), PO Box
8138 Dep, 0033 Oslo 1.
Tel: +47 2331 1300

For UK nationals on a
temporary visit to Norway,
an E111 is not required.
For other EEA nationals
resident in the UK, the E111
is required.

Doctors, dentists and
prescriptions
Medical treatment must be
obtained from a doctor with a
reimbursement arrangement
with the National Insurance
Administration. This includes
most medical practitioners.
Patients may consult a doctor
direct but must be able to
produce a UK passport or an
E111. A standard fee will be
charged by the doctor and this
is non-refundable.

In general, you must pay the
total cost of dental treatment
and prescribed medicines.
However, if you are prescribed
medication by a doctor on a
blue prescription (generally
medication for chronic
conditions) you will only pay 36% 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 general practitioner will request a patient’s admission to hospital. In an emergency, you may seek treatment from the nearest public hospital. Hospital in-patient treatment, including necessary medication, is free of charge.

**POLAND**

*Where to obtain information*

Centrala Narodowego Funduszu Zdrowia (Head office of the National Health Fund) or (for details) regional branches of the National Health Fund

ul. Grójecka 186

02–390 Warszawa

Tel: +48 (22) 572 60 36 or +48 (22) 572 61 12

Fax: +48 (22) 572 63 30

*Documentation required*

Form E111.

*Doctors, dentists and prescriptions*

Health care in Poland is provided by units that have a contract with the National Health Fund (NFZ).

In an emergency you should go to the nearest basic health care general practitioner (GP). 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.

Make sure the dentist you go to is contracted to the NFZ, otherwise you will be charged privately. Only basic dental care, in an emergency, is provided free of charge.

Depending on the medication prescribed, patients pay 30% or 50% of the price, the full amount or a fixed price. This is not refundable.

**Hospital treatment and ambulance costs**

You can go directly to a state hospital in an emergency. You will be treated free of charge. If a GP thinks it is necessary he may also refer you to a hospital and decide if an ambulance should be called. If an ambulance is necessary, he will issue an ‘order’ in accordance with Polish law.

Medicines provided in a hospital are free of charge.

**PORTUGAL**

*Where to obtain information*

Mainland Portugal: Regional Health Service Offices (Administração Regional de Saúde).

The Azores: Regional Health Service Directorate in Angra do Heroísmo.

Madeira (Autonomous Region): Regional Health Directorate in Funchal.

For UK nationals on a temporary visit to Portugal, an E111 is not required. For other EEA nationals, resident in the UK, the E111 is required.
Doctors, dentists and prescriptions
Available at health centres (centro de Saúde) on the mainland. Show your passport to the Health Centre Services – or if you are not a UK national, a medical care booklet issued in exchange for the E111 at the Regional Health Service Office – and ask to be treated under the EU arrangements.

You will be charged a standard fee, which is not refundable.

Dental treatment is limited under the state scheme. It is likely that you will have to pay and the charges are not refundable.

For some prescribed medicines, you pay between 30% and 80% of the cost. There is no charge in the case of prescriptions issued for certain serious illnesses – listed as ‘A Level’.

In Madeira (Autonomous Region), if you consult a private doctor, you will be charged. Ask for an official – green – receipt and then claim a partial refund at the ‘Direccao-Regional de Gestao’ – Rue das Pretas, hr 1 – Funchal. Refunds of charges in Madeira must be claimed there.

The Health Service office will indemnify the local office, but the refund will cover only a very small proportion of your bill – you will have to pay the rest yourself.

Hospital treatment
Show your passport – or E111 if you are not a UK national – to the hospital authorities and ask to be treated under the EU arrangements. Basic hospital treatment is free but you will have to pay for secondary examinations, such as X-rays, and laboratory tests.

SLOVAKIA
Where to obtain information
A number of health insurance companies have a contract with the State to provide medical services. Most medical practitioners are in turn contracted with them. A list of the companies is not currently available. For an update, please visit our website at www.dh.gov.uk/travellers.

Documentation required
You must present your Form E111. It will be kept by the care provider. Take a photocopy with you. If you go to a doctor and do not have a Form E111, you will be charged for treatment and may not be able to get a refund. If you are admitted to hospital and you do not have a Form E111, you can contact the Department for Work and Pensions, Medical Benefits Section of The Pension Service, for one. Their contact details are on page 37.

Doctors, dentists and prescriptions
Treatment is available from general practitioners (GPs) or dentists contracted to the main health insurance company, but you will have to pay a contribution of SKK 20.00.

Some basic dental treatment is available free of charge in an emergency but you will also be required to pay a SKK 20.00 contribution. This is not refundable.
Prescriptions: There is a flat fee of SKK 20.00 per prescription. Some medicines also attract a contribution. Each pharmacy can produce a list of the nationally subsidised drugs.

Hospital treatment and ambulance costs
You can go to the casualty ward of a hospital to receive treatment in an emergency. Alternatively you may be admitted directly to hospital if a GP requests it. You will be required to pay a patient contribution of SKK 50.00 per day (up to a maximum of 21 days per episode of hospitalisation). This is not refundable. All other services and medicines are normally free of charge but for complex procedures a substantial contribution could be required. This is not refundable. For individuals that go to hospital but are not admitted, there is a fee of SKK 20.00.

Only a doctor can request an ambulance. If they request one, you will be charged a non-refundable fee (approx. SKK 2.00 per km). If the doctor does not 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.

Where to obtain refunds
None applicable – you will only be charged your share of the costs.

SLOVENIA
Where to obtain information
Regional offices of the Health Insurance Institute of Slovenia ZZZS – Zavod Za Zdravstveno Zavarovanje Slovenije. www.zzzs.si

Documentation required
Form E111. This will entitle you to emergency medical services free of charge in all public health institutions and from private doctors who have a contract with the ZZZS.

Doctors, dentists and prescriptions
The E111 will entitle you to emergency medical treatment free of charge from a general practitioner in a public health institution, or from a private doctor who is contracted to the ZZZS.

Emergency dental treatment is available from dentists who have a contract with the ZZZS.

Addresses of private doctors and dentists contracted to the ZZZS are available at regional offices of the ZZZS.

Prescriptions: For some drugs you will be required to pay 25–75% of the cost and in certain cases you will have to pay the full cost. These costs are not refundable. There are also some drugs that are provided free of charge.

Hospital treatment and ambulance costs
If hospital treatment is required, a general practitioner (GP) will refer you. In an emergency you can also go to the emergency department of a hospital. Emergency hospital treatment is provided free of charge.
Ambulance transportation is also free if a GP refers you to the hospital. If an ambulance is requested for a non-urgent reason you will have to pay 70% of the cost, which is not refundable.

Where to obtain refunds
Without a Form E111 you will have to pay for your medical care in full and apply for a refund through the Medical Benefits Section of The Pension Service, on your return to the UK. Details of how to apply are on page 37.

Note: If you are treated by a physician who is not contracted to the state health service (ZZZS) you will not be able to get a refund.

- SPAIN
  (including the Canary and Balearic Islands)
Where to obtain information
GENERAL: Health Service offices of the autonomous regions (Servicio Regional de Salud), e.g. CATALONIA: Catalan Health Service (Instituto Catalan de la Salud).

Doctors, dentists and prescriptions
It is essential to establish that the medical practitioner you consult works within the Spanish State Health Service. Treatment under the E111 arrangements is only provided by practitioners within the Spanish State Health Service, and in some parts of the country, particularly the outlying islands, you may have to travel some distance to attend a surgery (consultorio), health centre (centro sanitario) or hospital clinic (ambulatorio) operating within the health service. If you need to call out a doctor in an emergency, make it clear that you have an E111 and that you will want to be treated under the EU arrangements. Any time you need treatment, have a photocopy of your E111 ready; show the doctor the original and hand over the copy.

Dental treatment is not generally provided under the state system. The costs will not be reimbursed.

Important: In Spain, doctors, health centres and hospitals have separate surgery times for private patients and those treated under the health service. If you are asked to pay, you are not being treated under the Spanish Health Service, but privately, and your E111 will not be accepted.

Medicines prescribed by health service practitioners can be obtained from any pharmacy (farmacia). You will have to pay up to 40% of the cost unless you are a UK or other EEA pensioner, in which case the medicines will be free of charge.

Hospital treatment
A doctor will usually arrange any hospital treatment you may need. If you require urgent treatment, it will only be provided free of charge in a public ward at a public hospital. Show your E111. If you fail to do this, 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, refunds of private patient charges are not made. Make sure you have private medical insurance in case you are treated in an emergency in a private hospital.

**Important:** At the emergency services in hospitals forming part of the public health network, the doctors prescribe medicines on the appropriate medical report but they do not issue official prescriptions. It is necessary that you take the medicine report to a primary care doctor who will issue the official prescription.

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● **SWEDEN**

*Where to obtain information and refunds*

Local Social Insurance Offices (Lokala Försäkringskassan). For public health services, you will be charged only a non-refundable fee, if you present your E111. If you use private health services, the costs are not refundable.

*Doctors, dentists and prescriptions*

Consult a practitioner who is affiliated to the public insurance scheme. Present your E111, otherwise you will be charged the full cost of treatment. In any case, you will have to pay a proportion of the cost. For dental treatment you will have to pay the full cost at a given level. If the costs exceed this you will also have to pay most of the cost yourself. Any reductions will be made before you are given your bill. For prescribed medicines you will be liable to pay the full cost up to SEK 900. Any costs in excess of this are gradually reduced.

**Hospital treatment**

You can attend at any public hospital. The emergency unit is the akutmottagningen. You will have to pay a proportion of the cost of out-patient care, but in-patient treatment is free of charge, except for a fixed daily hospital charge, which is non-refundable (SEK 80).

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

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● **SWITZERLAND**

*Where to obtain information*

The Common Institution under the Federal Sickness Insurance Act, Solothurn (Gemeinsame Einrichtung KVG, Gibeinstrasse 25, Postfach, CH-4503 Solothurn/Institution commune LAMal, Gibeinstrasse 25, Case Postale, CH-4503 Soleure/ Istituzione comune LAMal, Soletta). Tel: +41 (0)32 625 48 20 Fax: +41 (0)32 625 48 29

A Form E111 must be produced whenever any treatment or service is requested. You will normally have to pay the full costs 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, dentists and prescriptions**

Go to any doctor registered with the Swiss Health Insurance Scheme. If you are given a prescription, take it to any chemist. Only patent medicines are covered.

Dental treatment is not covered unless it results from serious illness or accident.

**Hospital treatment and ambulance costs**

Referral to a public hospital is normally through a doctor. In an extreme 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. In addition to the excess charge, you will have to pay a small non-refundable fixed daily in-patient charge for the cost of board and accommodation.

You will have to pay 50% of the costs of ambulance transport within Switzerland, including air ambulance.

**Where to obtain refunds:**

Keep all your bills and receipts. On your return to the UK, apply for a refund to the Medical Benefits Section of The Pension Service. The address is on page 37.
How to complete the Form E111

HEALTH CARE FOR VISITORS TO EEA COUNTRIES AND SWITZERLAND

Please make sure you have read pages 34–5 of this booklet, which tells you whether you are entitled to Form E111. The E111 is the certificate that entitles you to treatment that becomes necessary during your visit to the EEA or Switzerland. This booklet also tells you what health costs the E111 will cover. Note that Form E111 is not needed in all countries (see the country-by-country checklist on pages 43–63). Some people entitled to an E111 are not covered in all countries (see pages 34–5).

What you need to do
Fill in the pull out application form at the back of this booklet and the number of E111s you need. These are available from the Post Office.
Give the completed documents to the Post Office Counter Officer who, if you are entitled, will stamp and sign the E111(s).

Note: the European Health Insurance Card will replace the E111 in 2005. If you tick the appropriate box on the E111 application form you do not need to apply separately for this, as the details that you have provided will be used to issue you with one automatically later in the year, prior to the expiry of your E111.

How to fill in an E111
If you are only visiting and do not plan to reside permanently abroad fill in the E111 in CAPITALS using the following instructions:

Instructions
In the section headed Information concerning the beneficiary –
● Part 1. Enter your surname.
● Part 2. Enter your forenames.
● Part 3. Enter your date of birth in the following format: dd/mm/yyyy.
● Part 4. Enter your NHS or National Insurance number.
You do not need to enter anything in any other box.

Important information
● If you are a student, or are working temporarily in another EEA country or Switzerland, please refer to the information on pages 40–41.
● Keep your E111 (and a photocopy) in a safe place, for example with your passport.
● If you change your address you should obtain a new E111.
● You will need to apply for a new E111 if you use it to obtain treatment and it is not returned to you, or if you mislay it.

REMEMBER, YOU MUST GET THE E111 STAMPED AND SIGNED BY THE POST OFFICE OR YOU WILL NOT BE ABLE TO USE IT.
Health advice for travellers

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*0800 calls made on operator networks other than BT may be charged for.

The information contained in this booklet is now available, and constantly updated, on pages 460–464 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