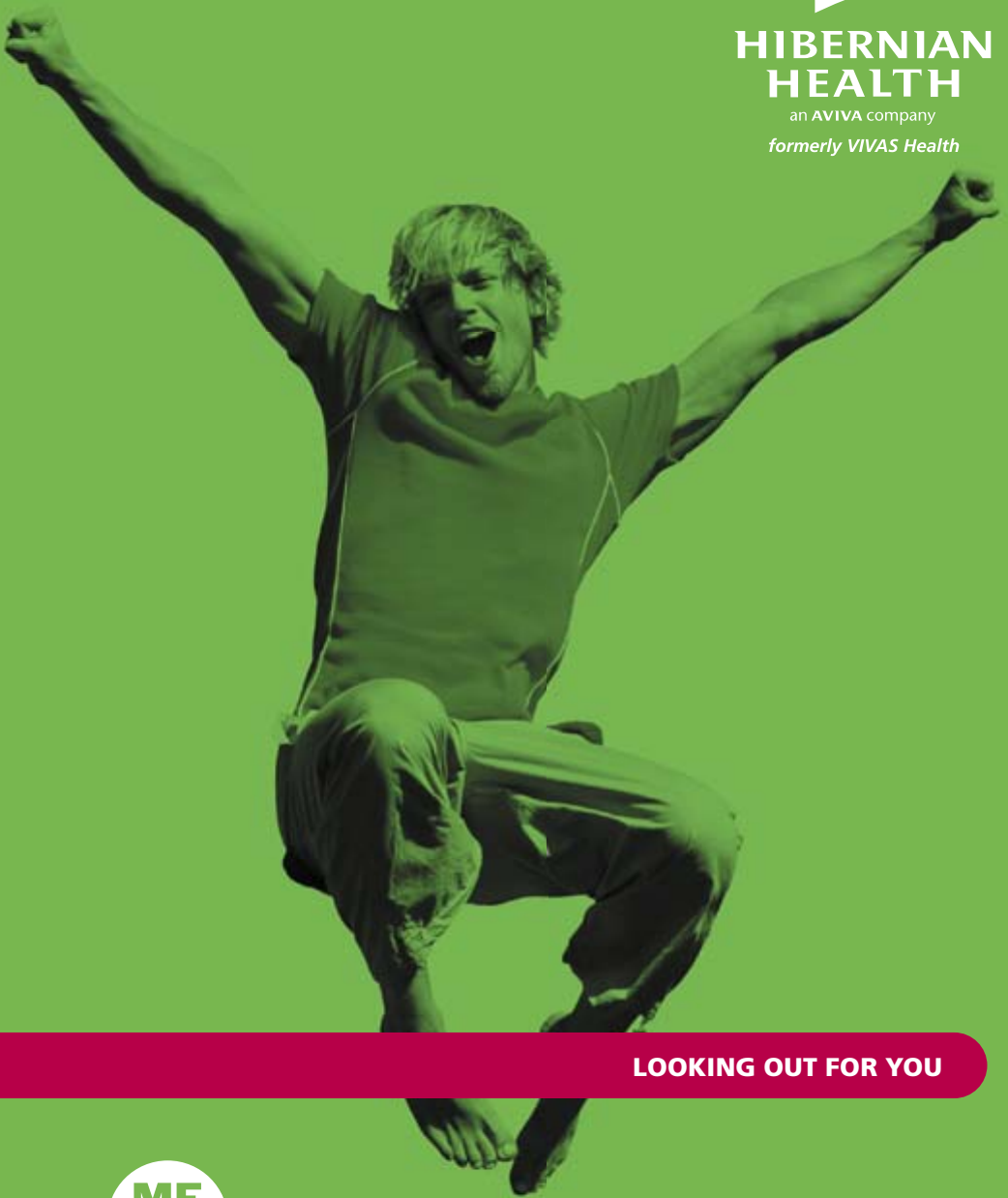




HIBERNIAN HEALTH

an AVIVA company










formerly VIVAS Health



LOOKING OUT FOR YOU



a guide to what's inside...

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-  **19 You want it now**
Your cover can start right away.
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IN PATIENT BENEFITS

- Hospital costs
- Type of accommodation
- Overseas cover



OUT PATIENT BENEFITS

- Consultant visits
- Cancer benefits
- Scan cover
- Radiology
- Pathology



LIFESTYLE BENEFITS

- Health screening
- Laser eye surgery
- Teeth whitening
- Quit smoking
- Cervical cancer vaccination



DAY-TO-DAY BENEFITS

- Add on day-to-day benefits for visits such as G.P., dentist and physiotherapist.
- Day-to-day
 - Day-to-day 50

This brochure gives you an overview of the benefits available.
Full details and terms and conditions are available on www.hibernian.ie/health.

health cover for the healthy

You're slowly coming around to the idea of signing up for health insurance. So why not opt for a plan that's designed for young and healthy people like YOU?

Since we entered the market in 2004, thousands of people have made the switch to us – many of them young and healthy, just like you. They saved a lot of money, but more importantly, they're now in control of their own destiny. Because with Hibernian Health you can access more hospitals and treatment centres than ever before. Or call on the best scan cover available on the market. Or control your **day-to-day** medical expenses.

You can also enjoy a whole host of revolutionary benefits that reflect the way you want to live.

- You can throw away your glasses forever with laser eye surgery, or let us help you finally give up cigarettes.

- Get that health check or scan you've been meaning to have or choose the consultant that's right for you.
- Choose any hospital in the country or choose to get money back on G.P. visits.

We know that it can be confusing trying to compare one health plan with another, so we've developed an easy-to-use Online Comparison Tool which lets you see at a glance how your current plan stacks up against a comparable Hibernian Health **'me plan'**

The time for settling for less in the healthcare market is over. Now it's time to take control.

looking out for you

For full details on all plans

WWW.HIBERNIAN.IE/HEALTH

how does the 'me plan' work?

The Hibernian Health **'me plan'** is designed specifically for young, single people who have no responsibilities in this world other than looking after themselves and require a basic level of cover. And because your needs are relatively straightforward, we've simplified things to make sure you know exactly what you're getting for your money – and whether you want to pay extra for additional features. Here is a quick guide on how to find the plan that fits you best.



IN PATIENT BENEFITS

First of all, you can choose from two levels of hospital cover, which lets you decide the type of accommodation you'd like should you have to go to hospital.



OUT PATIENT BENEFITS

Secondly, you'll also be covered for a wide range of out patient benefits – anything from consultants' fees to radiology, emergency dental care or even home nursing. You can read all about this from pages 10 to 11.



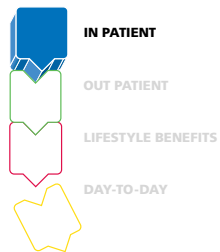
LIFESTYLE BENEFITS

Thirdly – and uniquely on the Irish market – we'll cover you for a whole host of lifestyle benefits that have absolutely nothing to do with sickness and everything to do with vibrant health and wellbeing. Read about this from pages 12 to 13.



DAY-TO-DAY BENEFITS

Finally, you can opt to add on benefits to cover **day-to-day** medical costs – anything from visiting your G.P., to having physiotherapy after that tennis sprain, or perhaps a visit to the reflexologist. You'll find details of our **day-to-day** cover from pages 14 to 17.



hospital costs

Your in patient cover explained

Hospital cover is the cover you receive for any in patient treatment you may need which means you have to stay in hospital or have a day case procedure. You will be covered for your hospital costs, from getting your tonsils out to cancer and cardiac treatment – all you have to do is decide the type of accommodation you would like.

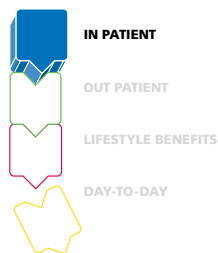
Quite simply, YOU are in control when it comes to deciding your level of cover. You can make your choice based on whether you'd like to stay in a semi-private room in a public hospital or a semi-private room in a private hospital. Because we currently have direct payment agreements with all of our hospitals, you don't have to worry about paying the bill, we will settle it directly with the hospital.

You can check out full details of cover and benefits on www.hibernian.ie/health.

BENEFIT	LEVEL 1	LEVEL 2
Public hospital		
Semi-private room	Full cover	Full cover
Private room	Semi-private cover ¹	Full cover
Day Case	Full cover	Full cover
Private hospital		
Semi-private room	60% cover	Full cover
Private room	45% cover	€75 nightly excess
Day Case	60% cover	Full cover
High-tech hospital²		
Listed cardiac procedures	35% cover	Full cover
Listed special procedures	35% cover	90% cover
Day Case	35% cover	Full cover
Participating consultants	Full cover	Full cover

¹ This means that we will only pay the amount that we would have paid had you stayed in a semi-private room.

² High-tech hospitals are the Blackrock Clinic, Mater Private and Beacon Hospital. The Galway Clinic and Hermitage Medical Clinic are classified as High-tech hospitals for Level 1 and private hospitals for Level 2. Please consult page 22 for further details of the hospitals we cover.



what other hospital costs are covered?

The full list of benefits available from your Hibernian Health plan is as long as your arm – you can check it out at your leisure on www.hibernian.ie/health. To give you a feel for the type of pioneering initiatives that we offer our customers have a quick look at the following:

OVERSEAS COVER

If a surgical procedure that you need is not yet available in Ireland, or if you'd simply prefer to have it performed elsewhere, we will cover you for the same amount as we would in Ireland. So the world is your oyster when it comes to choosing a treatment location. All you have to do is call us for pre-authorisation.

A & E ABROAD

From Marbella to China, there's no need to panic if anything happens to you while you're abroad. In the case of an accident or emergency, we will cover your in patient costs up to €55,000 on Levels 1 and 2. We'll direct you to the most appropriate facility and even break the bad news to your boss if you can't make it back to work.

SCAN COVER

You are fully covered for your in patient scans – PET-CT, MRI and CT (including virtual colonoscopies).

STRESS-RELATED AND PSYCHIATRIC BENEFITS

We live in an increasingly stressful world, so it's comforting to know that you're covered for a wide range of stress-related and psychiatric benefits. You will enjoy full cover for up to 100 days per year on all levels for hospital care. In addition, you will have 91 days in patient cover over 5 years for treatment of alcohol and substance abuse.

CONVALESCENCE COVER

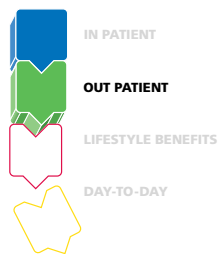
To speed recovery after your stay in hospital, we will give you €26 per day for up to 14 days' convalescence in over 400 registered convalescence homes.

NURSE-ON-CALL

When it's not an emergency but you'd like the reassurance of a professional opinion on the spot, you have access to our team of qualified nurses 24 hours a day, 365 days a year.

MATERNITY BENEFITS

The '**me plan**' offers minimal maternity care and has been designed specifically for a younger, more carefree lifestyle without the responsibilities of parenthood. If you think that starting a family may be on your agenda sooner rather than later, you'll find the very best in maternity cover with either our '**we plan**' or '**i plan**'.



out patient costs

Your out patient cover explained

Out patient costs are medical expenses that you pay for yourself when attending your consultant or hospital as an out patient, i.e. when you're not actually undergoing a stay in hospital. You do have to pay an 'excess', which is the amount that we deduct from your claim once your benefit is calculated. However, there is a low individual excess of €150 on the 'me plan'.

To claim your out patient benefit, you don't have to fill out any forms. Just call us and submit your receipts at the end of your policy year. When you make the claim, we'll deduct the €150 excess and pay you the rest without delay.

BEST SCAN COVER

You will enjoy the most comprehensive cover for scans available from any Irish health insurer. Remember PET-CT, MRI and CT (including virtual colonoscopies) are covered in full as an in patient. We have a direct payment agreement with more centres than any other insurer which means that you are fully covered for out patient scans in the widest range of centres around the country.

- 31 MRI Centres
- 7 CT Centres
- 6 PET-CT Centres

Check out the tables to the right for details of the cover available.

TYPE OF SCAN	COVER
MRI and CT ¹	Full cover in approved treatment centres ² No excess applies
MRI	Up to €350 in non-approved treatment centres
CT ¹	Up to €200 in non-approved treatment centres

¹ Including virtual colonoscopies.

² Please consult page 23 for a full list of approved treatment centres for scans or visit www.hibernian.ie/health.

TYPE OF TREATMENT	COVER
Consultant fees	Covered up to €55 per visit
Pathology: Consultant fees	Covered up to €20 per referral
Cost of test	Full cover
Radiology: Consultant fees	As per schedule of benefits for professional fees
Cost of test	Full cover
Home nursing	Up to €40 per day for up to 20 days
Emergency dental care	Covered up to €450
Public hospital out patient levy	€20 covered annually
Medical and surgical appliances ³	Covered
Psycho-oncology counselling	Covered up to €40 per visit for up to 5 visits per policy year
Manual lymph drainage	Covered up to €40 per visit for up to 5 visits per policy year

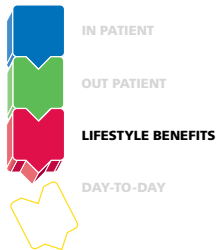
Individual excess of €150.

Annual limit of €4,000 on out patient benefits per member per policy year.

³ For a full list of medical and surgical appliances that we cover, please visit www.hibernian.ie/health.

For full details on all plans

WWW.HIBERNIAN.IE/HEALTH



lifestyle benefits

What your lifestyle benefits offer

Like most individuals our customers are not just concerned with cover for illness – they also want to be covered when they seek to actively improve their health. This is why Hibernian Health is the only Irish insurer to cover a whole range of ground-breaking services to help them on their way, whether they want to quit cigarettes, or perhaps ditch those glasses with laser eye surgery.

Hibernian Health offers you a host of great lifestyle benefits that will make a real difference to your everyday health and happiness, putting YOU firmly in charge of your health.

You'll find the full list on www.hibernian.ie/health but here's a snapshot of what a Hibernian Health plan offers you.

HEALTH SCREENING

An ounce of prevention is worth a ton of cure. That's particularly true today when cancer and heart disease continue to pose such threats to our health. So we're pleased to put you in the driving seat by giving you money back against an annual health screen. We'll deliver this benefit through two exclusive partners: Charter Medical Group and EHA. The screen will assess all of your risk factors and provide you with advice on maintaining your health and fitness.

LASER EYE SURGERY

If you fancy improving your outlook, Hibernian Health is the only insurer to give you money back on Wavefront Laser Eye Surgery with Optilase Laser Eye Clinic. The cost (for both eyes) is €3,190 and we will refund you €1,000.

TEETH WHITENING

The better we look, the better we feel, so here's a benefit that'll leave you feeling really good about yourself. You can claim up to 40% back on a range of teeth whitening treatments and veneers with Smiles Clinics.

QUITTING SMOKING

If you've tried unsuccessfully to quit smoking in the past, here's a benefit that will make real sense to you. Take control of your cravings once and for all by signing up for an Allen Carr Easyway to Stop Smoking Clinic and we'll give you €110 towards the cost.

CERVICAL CANCER VACCINATION

It's all about prevention and taking control. This pioneering benefit offers you money back on cervical cancer vaccination exclusively with Charter Medical Group and we're the only health insurer in Ireland to cover it.

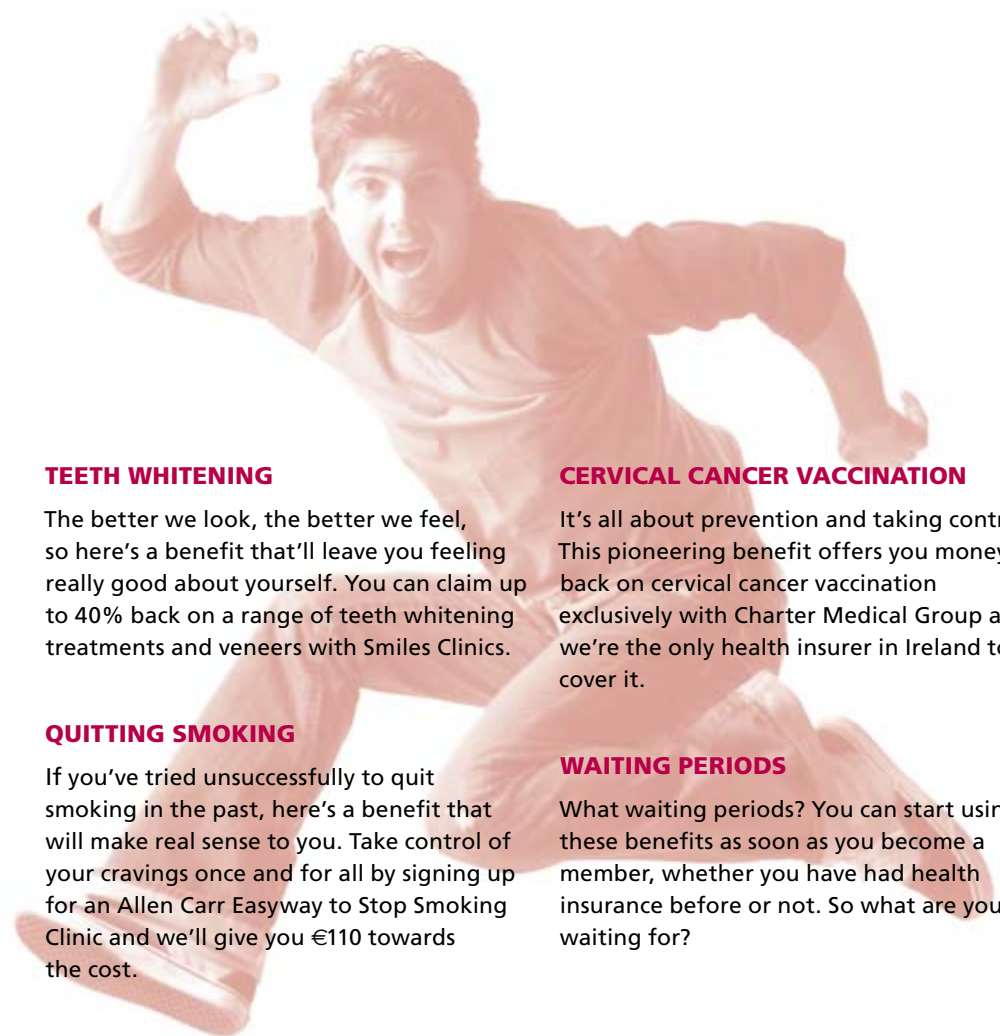
WAITING PERIODS

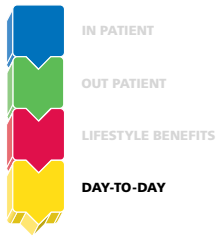
What waiting periods? You can start using these benefits as soon as you become a member, whether you have had health insurance before or not. So what are you waiting for?

The above is an overview and is correct as of June 2008.

For full details on all plans

WWW.HIBERNIAN.IE/HEALTH





day-to-day benefits

day-to-day benefits explained

You can also control those everyday medical expenses such as visits to your G.P. or dentist, or perhaps a dietitian or massage therapist, with **day-to-day** benefits from Hibernian Health.

Some individuals use these benefits a lot and others don't. That's why we decided to give you the option of whether you would like cover for them. And for those who do, we give you even more control of your health, as well as your finances, by offering you a choice of plans. There's one plan for routine visits and a second plan for a wider range of more frequent visits. Cover starts at just €8.92 per month.

Even better news is the fact that no excess applies to this plan and in very many cases, you could be claiming back more than you've actually paid out in the first place for your cover.

LIST OF OTHER DAY-TO-DAY PRACTITIONERS

- Acupuncturist
- Chiropodist
- Chiropractor
- Dietitian
- Homeopath
- Massage Therapist
- Medical Herbalist
- Occupational Therapist
- Osteopath
- Physical Therapist
- Podiatrist
- Reflexologist

day-to-day

If you tend not to spend a lot on **day-to-day** medical costs, then this is the plan to consider.

We will give you back up to €30 for each of 3 visits to the G.P., the dentist and the physiotherapist. You are also covered for a wide range of other **day-to-day** practitioners.

DAY-TO-DAY BENEFITS

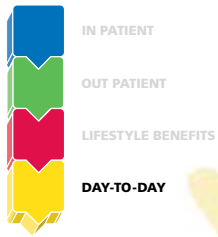
G.P. visits	€30 – 3 visits per year
Dentist	€30 – 3 visits per year
Physiotherapist	€30 – 3 visits per year
Other day-to-day practitioners	€30 – 3 visits per year

Other **day-to-day** practitioners are listed on page 14.

Each benefit is covered up to the amount detailed per visit.

For full details on all plans

WWW.HIBERNIAN.IE/HEALTH



day-to-day 50

If you tend to be a more regular visitor to **day-to-day** practitioners, then you should probably opt for this plan.

As the name implies, we'll give you back up to 50% of your costs. This means you get up to 50% off an extensive range of your **day-to-day** medical expenses such as G.P., dentist and physiotherapy visits – without paying any excess. You can also get money back on the widest range of complementary and alternative medicines from acupuncture to reflexology and occupational therapy. We'll even give you money back on prescriptions.

Another plus is that this plan gives you a contribution to some out patient benefits that you would normally have to pay an excess on, including consultant fees, radiology and pathology tests, and pre/post natal consultant visits.

For full details on all plans

WWW.HIBERNIAN.IE/HEALTH

day-to-day 50

We will give you up to 50% back on the costs of all of the following benefits:

BENEFIT	AMOUNT COVERED	MAX VISITS
G.P. visits	Up to a total of €30 per visit	15
Prescriptions	Up to a total of €25 per annum	—
Consultant fees (excluding maternity)	Up to a total of €70 per visit	Unlimited visits
Pre/post natal consultations ¹	Up to a total of €250 per annum	Unlimited visits
Dentist	Up to a total of €25 per visit	8
Eye test	Up to a total of €25 per visit	1
Hearing test	Up to a total of €25 per visit	1
Physiotherapy visits	Up to a total of €25 per visit	8
Other day-to-day practitioners	Up to a total of €25 per visit	Max of 8 visits to each of the practitioners listed on page 14
Psycho-oncology counselling	Up to a total of €25 per visit	8
Manual lymph drainage	Up to a total of €25 per visit	8
Health screen	Up to a total of €100 per annum	Unlimited visits
Pathology: cost of test	50% of charge	Unlimited visits
Pathology: consultant fees	50% of charge as per schedule of benefits for professional fees	Unlimited visits
Radiology: cost of test	50% of charge	Unlimited visits
Radiology: consultant fees	50% of charge as per schedule of benefits for professional fees	Unlimited visits

Other **day-to-day** practitioners are listed on page 14.

¹ Subject to a 42-week waiting period

switching is easy

Many of our members join us from other health insurers so it's important to know that once you've already served your waiting periods with them, there'll be no break in cover in relation to your current level of benefits if switching from an equivalent plan. So there's:

- No re-serving of waiting periods
- No deferrals
- No exclusions

From independent research carried out, 88%¹ of our customers believe that switching was extremely easy. And here's why:



- We can set up a direct debit over the phone so there is no need to fill out any forms
- Have your address, date of birth and PPS number ready
- Choose monthly or annual payments, whichever suits you
- Annual payments can be made by Laser, Mastercard, Visa or by cheque

¹Source: Research Solutions, January 2006.

For full details on all plans
WWW.HIBERNIAN.IE/HEALTH

waiting periods

If you have already completed your waiting period with another Irish health insurance company, or if you have had a break in cover of less than 13 weeks, you can join Hibernian Health today and you will be immediately covered.

Waiting periods will only apply to any new Hibernian Health member who:

- Has never been insured before
- Is still subject to a waiting period with another health insurer
- Had a contract with a health insurer that has lapsed more than 13 weeks before joining Hibernian Health
- Upgrades their level of cover

WAITING PERIOD						
Your age on joining ¹	Accident or injury	New conditions	Pre-existing conditions	Maternity	Day-to-day benefits	Lifestyle benefits
<55 years	Immediately	26 weeks	5 years	1 year	Immediately	Immediately
55~59 years	Immediately	52 weeks	7 years	1 year	1 year	Immediately
60~64 years	Immediately	52 weeks	10 years	1 year	1 year	Immediately
65+ years	Immediately	104 weeks	10 years	1 year	2 years	Immediately

¹All ages refer to your age on the date of joining Hibernian Health.

If you are upgrading your cover you will have to wait 2 years to access enhanced benefits in relation to a medical condition which you have at the time when you upgrade (5 years if you are over 65 years of age when you upgrade). In the case of maternity benefits, you will have to wait 1 year to access enhanced benefits. Please call us on 1850 71 66 66 if you need further understanding of waiting periods.

how much does the 'me plan' cost?

HOSPITAL PLANS

	Level 1	Level 2
Individual cost per annum	€332.00	€517.50
Individual cost per month	€27.67	€43.13

DAY-TO-DAY COSTS

	Day-to-day with any hospital plan	Day-to-day stand alone	Day-to-day 50 with any hospital plan	Day-to-day 50 stand alone
Individual cost per annum	€107.00	€129.00	€189.50	€222.50
Individual cost per month	€8.92	€10.75	€15.80	€18.55

All costs are net of tax relief at source (at the standard rate), include 10% group discount and are correct at time of going to print, June 2008. To avail of this 10% discount, please visit www.hibernian.ie/health or call us on 1850 71 66 66.

IF YOU WANT TO KNOW MORE, JUST ASK.

CHOOSING THE RIGHT HEALTH INSURANCE
CAN SOMETIMES SEEM CONFUSING.
SO IF YOU'VE ANY QUERIES JUST ASK



1850 71 66 66

OR VISIT US ONLINE

www.hibernian.ie/health

Hibernian Health participating hospitals & centres

Cavan	Cavan General Hospital	InnerVision Ultrasound (Blackrock)
Clare	Bushypark Treatment Centre Cahercalla Community Hospital Ennis General Hospital	Optilase Laser Eye Clinic Point of Care at Fitzwilliam Medical Centre Point of Care at Tyrellstown Medical Centre Smiles Cosmetic Dental Clinic (South Anne St.) Smiles Cosmetic Dental Clinic (O'Connell St.) Smiles Cosmetic Dental Clinic (Tallaght)
Cork	Bon Secours Hospital (Cork) Millbrook Hospital, Bandon Shanakiel Hospital Shandon Street Hospital Tabor Lodge Bantry General Hospital Cork University Hospital Cork University Maternity Hospital Mallow General Hospital Mercy University Hospital South Infirmary/Victoria University Hospital St. Finbarr's Hospital (Children) St. Mary's Orthopaedic Hospital St. Patrick's/Marymount Hospital EHA (Blackrock) Smiles Cosmetic Dental Clinic (Oliver Plunkett St.)	Galway Bon Secours Hospital Cuan Mhuire, Coolarne Galway Clinic (Classified as High-tech for Level 1) Merlin Park Regional Hospital Portiuncula Hospital University College Hospital EHA (Oranmore) Smiles Cosmetic Dental Clinic (Middle Street)
Donegal	Letterkenny General Hospital	Kerry Bon Secours Hospital (Tralee) Talbot Grove Centre Kerry General Hospital
Dublin	Beacon Hospital Blackrock Clinic Mater Private Hospital Auralia Hospital Park West Beacon Dermatology Bon Secours Hospital (Glasnevin) Charlemont Clinic (Radiology & Pathology Units) Claymon Laboratories Hampstead Private Hospital Hermitage Medical Clinic, Lucan (Classified as High-tech for Level 1) Highfield Private Hospital JL Clinic Mount Carmel Hospital M.S. Care Centre Northbrook Clinic Northwood Imaging TLC Centre Rutland Centre Rockfield Clinic (Dundrum) Sports Surgery Clinic, Santry St. Patrick's Hospital St. Vincent's Private Hospital St. Edmundsbury Private Hospital St. John of God Hospital Beaumont Hospital Blackrock Hospice (part only) Cappagh National Orthopaedic Hospital Children's University Hospital (Temple St) Connolly Hospital Coombe Women's Hospital Incorporated Orthopaedic Hospital of Ireland (Clontarf) Mater Misericordiae Hospital National Maternity Hospital (Holles St) Our Lady's Hospice (part only) Our Lady's Hospital for Sick Children (Crumlin) Peamount Hospital Rotunda Hospital Royal Victoria Eye and Ear Hospital St. Columille's Hospital St. James's Hospital St. Joseph's Hospital St. Joseph's Rehabilitation Centre St. Luke's Hospital St. Michael's Hospital St. Vincent's University Hospital St. Vincent's Hospital The Adelaide and Meath Hospital Incorporating The National Children's Hospital (Tallaght) Charter Medical Group (Smithfield) EHA (IFSC)	Kildare Clane General Hospital Cuan Mhuire (Athy) Maynooth Physiotherapy Centre Naas General Hospital Kilkenny Aislinn Treatment Centre Aut Even Hospital Lourdes Orthopaedic Hospital (Kilcreene) St. Luke's General Hospital Laois Midland General Hospital (Portlaoise) Leitrim Our Lady's Hospital (Manorhamilton) Limerick Barrington's Hospital Cuan Mhuire (Bruree) Mid-Western Regional Hospital Mid-Western Regional Maternity Hospital Mid Western Radiation Oncology Centre Mid-Western Regional Orthopaedic Hospital St. John's Hospital EHA (Charlotte Quay) Louth Drogheda Cottage Hospital Louth County Hospital Our Lady of Lourdes Hospital Smiles Cosmetic Dental Clinic, Fair Street, Drogheda Mayo Hope House (Foxford) Mayo General Hospital (Castlebar) Ultrasound Dimensions (Castlebar) Meath Our Lady's Hospital (Navan) Monaghan Monaghan General Hospital Offaly Midland Regional Hospital (Tullamore) Roscommon Roscommon County Hospital Sligo St. Joseph's Private Hospital (Garden Hill) Sligo General Hospital Tipperary Aiséiri Centre (Cahir) Nenagh General Hospital (St. Joseph's) South Tipperary General Hospital (Clonmel) Waterford Whitfield Clinic Waterford Regional Hospital EHA (Ballybricken) Westmeath St. Francis Private Hospital (Mullingar) Midland Regional Hospital (Mullingar) EHA (Moate) Wexford Aiséiri Centre (Roxborough) Ely Hospital Wexford General Hospital Antrim Ulster Independent Clinic (Belfast) Royal Victoria Hospital Derry North West Independent Hospital (Ballykelly) Altnagelvin Area Hospital Down Daisy Hill Hospital (Newry)

HIBERNIAN HEALTH'S PARTICIPATING HOSPITALS & CENTRES INCLUDE

Public hospitals – detailed in black on our list

Private hospitals – detailed in blue on our list

High-tech hospitals – detailed in green on our list

Approved treatment centres

APPROVED TREATMENT CENTRES FOR SCANS

Approved MRI Direct Settlement Centres FULLY COVERED FOR OUT PATIENT SCANS

Aut Even Hospital, Co. Kilkenny	Mayo General Hospital, Co. Mayo
Barrington's Hospital, Limerick	Mercy University Hospital, Cork (SouthScan)
Beacon Hospital, Dublin 18	Midland Regional Hospital, Tullamore
Blackrock Clinic, Co. Dublin	Mid Western Regional Hospital, Dooradoyle, Limerick
Bon Secours Hospital, Cork	Naas General Hospital, Kildare
Bon Secours Hospital, Glasnevin, Dublin 9	Northwood Imaging, TLC Centre, Dublin 9
Bon Secours Hospital, Galway	Our Lady of Lourdes Hospital, Drogheda, Co. Louth
Bon Secours Hospital, Tralee, Co. Kerry	Portiuncula Hospital, Co. Galway
Charter Medical Group, Dublin 7	Rockfield Clinic, Dundrum, Dublin 14
Charlemont Clinic, Dublin 2	Sports Surgery Clinic, Santry
Clane General Hospital, Kildare	Scancor at CUH, Cork
Galway Clinic, Doughiska, Galway	Sligo General Hospital, Sligo
Hermitage Medical Clinic, Lucan, Dublin 20	South Infirmary Open MRI, Cork
Letterkenny General Hospital, Co. Donegal	St Vincent's Private Hospital, Dublin 4
Mater Private Hospital, Dublin 7	Whitfield Clinic, Waterford
Maynooth Physiotherapy Centre	

APPROVED CT SCAN CENTRES

Beacon Hospital, Dublin 18	Hermitage Medical Clinic, Lucan, Dublin 20
Beaumont Private Clinic, Dublin 9	Merlin Park Imaging Centre, Galway
Charlemont Clinic, Dublin 2	Rockfield Clinic, Dundrum, Dublin 18
Charter Medical Group, Dublin 7	

APPROVED PET-CT SCAN CENTRES

Beacon Hospital, Dublin 18	Hermitage Medical Clinic, Lucan, Dublin 20
Blackrock Clinic, Co. Dublin	Mater Private Hospital, Dublin 7
Galway Clinic, Doughishka, Galway	Whitfield Clinic, Waterford

This list is subject to change and is correct at time of print, June 2008.

For the most up-to-date list visit www.hibernian.ie/health.

WWW.HIBERNIAN.IE/HEALTH

WWW.HIBERNIAN.IE/HEALTH

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All information included in this brochure is correct at time of going to print, June 2008. For full details and terms and conditions you can access membership handbooks on www.hibernian.ie/health or call us on 1850 717 717.

ENVIRONMENTAL POLICY STATEMENT

At Hibernian Health we want to look out for the environment as much as we want to look out for you. We have loads we want to tell you about our plans but instead of putting it all in a really big brochure we have put it on hibernian.ie/health. This brochure is printed on 50% recycled paper and using 50% post consumer waste materials, so when you are finished with it make sure to put it in the green bin and we can start all over again.



The FSC Logo identifies products which contain wood from well managed forests certified in accordance with the rules of the Forest Stewardship Council.