

Many of us will make the most of our assignment to BFG and travel in Europe during our stay. Others will entertain friends and relatives from UK in our wonderful host country.

Whatever your plans make sure that the EUROPEAN HEALTH INSURANCE CARD is part of them. This card will entitle you to necessary medical treatment due to either illness or accident while you are in an EU country.

The card is the size of a credit card so it is easy to carry and enables the holder to access health care in the EU, similar to that received by residents of the particular EU country.

The EHIC also covers any treatment the holder may need for a chronic or pre-existing illness. However, you are strongly advised to take out private health insurance before travelling as the EHIC may not cover all eventualities.

New arrivals in BFG should also make sure they have valid EHICs. Although medical care within Germany is covered by the BFG Health Service for entitled personnel, you will need your EHIC outside Germany even if you are just crossing the border for a shopping trip to the Netherlands or other neighbouring countries.

Don't forget to get one for each member of the family too – unlike the old E111 form which used to cover the whole family, everyone needs their own EHIC.

The card is valid for 5 years. By the end of March 2009, almost 3.3 million EHICs will have expired – make sure yours isn't one of them. Travellers with out-of-date EHICs who require medical treatment will have to cover the cost themselves or claim on their travel insurance.

Also note that from April 01 2009, you will need full travel insurance if you intend travelling to the Channel Islands as the bilateral healthcare agreement between the UK and the Channel Islands ended on Tuesday, 31 March 2009.

The EHIC is NOT an alternative to travel insurance. It will not cover any private medical healthcare or the cost of things such as mountain rescue in ski resorts, repatriation to the UK or lost or stolen property.

The EHIC is easy to apply for: all British Forces Post Offices and HIVE Information Centres carry application forms and a guide to completing them; or you can apply online at www.ehic.org.uk or you can phone 0044 845 606 2030.

