



## One Plan

**One Plan** provides cover for a mix of public and private hospitals. To help keep the premium affordable, you pay the first €125 towards private hospital claims.

### Hospital cover

Public hospitals	
Day-care, side room, semi-private room & private room	<b>Full cover</b>
Private hospitals* - excl Blackrock Clinic & Mater Private Hospital	
Day-care, side room & semi-private room	<b>Full cover</b> – €125 excess per claim
Private room	<b>Semi-private room rate</b> – €125 excess per claim
Specified Ophthalmic and Orthopaedic procedures	<b>Up to 80% cover</b> – €125 excess per claim
Blackrock Clinic & Mater Private Hospital	
Day-care & side room	<b>Full cover</b> – €125 excess per claim
Semi-private room <i>– not available in Blackrock Clinic</i>	<b>45% cover</b> – €125 excess per claim
Private room	<b>35% cover</b> – €125 excess per claim
Specified Ophthalmic and Orthopaedic procedures	<b>Up to 80% cover</b> – €125 excess per claim
Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Hospital & Mater Private Hospital <i>only</i>	
A list of cardiac procedures	<b>90% cover</b> – €125 excess per claim
A list of specialised procedures	<b>90% cover</b> – €125 excess per claim

### Stress related care

- Cover for 100 days stress related and psychiatric in-patient care
- Up to 91 days in-patient care for alcohol or substance abuse in any 5-year period
- Out-patient mental health therapy of up to €25 per visit for up to 12 visits per year
- Out-patient mental health assessment €100 per member every 2 years

## Additional benefits

- Full cover for out-patient procedures provided by Vhi HomeCare (subject to specified criteria)
- Convalescent care benefit of up to €30 per night to a max of 14 nights
- Cancer care accommodation benefit of up to €100 per night to a max of €1,500
- Vhi SwiftCare Clinics benefit of €75 per visit to a max of 2 visits per year per member

## Care when abroad

- €65,000 for emergency treatment abroad while on holidays abroad for less than 180 days
- Elective treatment abroad (\* Subject to prior approval and satisfaction in full of specified criteria)
  - Surgical procedures available in Ireland - €65,000\*
  - Treatment not available in Ireland - €65,000\*
- Access to a 24 hour medical phone service with an English speaking medical expert and help to find a local GP, hospital or clinic

## Mother & child benefits

- Maternity benefit – public hospital Full cover up to 3 days
- Pre & post-natal care Up to €250 in the year of the birth<sup>†</sup>
  - 4th & subsequent children are free
  - Newborn babies are free until next renewal date

<sup>†</sup>Subject to out-patient excess of €250 per member per year

## Out-patient medical expenses

This section covers a select range of benefits including Consultants, Pathology & Radiology fees and more. There is an annual excess of €250 per person up to a maximum of €1,500.

## NurseLine 24/7

**NurseLine 24/7** is a confidential telephone support service staffed by qualified nurses who supply information on a wide range of medical conditions and queries.

**NurseLine 24/7** is available 24 hours a day, 7 days a week and is available exclusively to Vhi Healthcare members. Phone us on **CallSave 1850 247 724** and make sure you have your membership number to hand!

**One to One Midwife - Your own personal midwife** service is also access through the NurseLine 24/7.

Please note that this document is issued as a guide only and does not form part of a contract. Full details of cover are included in the Rules of Membership which you will receive on joining. Alternatively, you may request a copy of the rules at any time