



One⁺ Plan

One⁺ Plan provides cover for treatment in public and most private hospitals. To help keep your premium affordable, you pay the first €125 towards private hospital claims.

Hospital cover

Public hospitals	
Day-care, side room, semi-private room & private room	Full cover
Private hospitals* - excl Blackrock Clinic & Mater Private Hospital	
Day-care, side room & semi-private room	Full cover – €125 excess per claim
Private room	Semi-private room rate – €125 excess per claim
Specified Ophthalmic and Orthopaedic procedures	Up to 80% cover – €125 excess per claim
Blackrock Clinic & Mater Private Hospital	
Day-care & side room	Full cover – €125 excess per claim
Semi-private room <i>– not available in Blackrock Clinic</i>	45% cover – €125 excess per claim
Private room	35% cover – €125 excess per claim
Specified Ophthalmic and Orthopaedic procedures	Up to 80% cover – €125 excess per claim
Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Hospital & Mater Private Hospital <i>only</i>	
A list of cardiac procedures	90% cover – €125 excess per claim
A list of specialised procedures	90% cover – €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 €20 per visit for up to 12 visits per year[†]

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

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| • Maternity benefit – public hospital | Full cover up to 3 days |
| • Maternity benefit – private hospital | Accommodation allowance of €4,000 |
| • Pre & post-natal care | Up to €300 in the year of the birth [†] |
| • Child home nursing | €100 per day max 14 days per calendar year |
| • Parent accompanying child | Up to €40 per day max 14 days |
| ○ 4th & subsequent children are free | |
| ○ Newborn babies are free until next renewal date | |

[†]Subject to out-patient excess of €250 per member per year

Out-patient medical expenses

This section covers a range of benefits for Consultants visits, Pathology & Radiology. 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