

February 2011

LifeStage Choices

First Plan

Level 1 and Level 2



LifeStage Choices is a range of healthcare plans designed to give you the best cover for the healthcare services that you are likely to need at your particular stage in life. Each plan offers excellent hospital cover with some of the plans allowing great savings on day-to-day medical expenses.

We have two levels of benefits for day-to-day cover to help those who have varying needs and expenses for day-to-day care, and they are called **Level 1** and **Level 2**.

First Plan is designed to provide cover for the health needs that a younger single person, starting out, is most likely to need.

Hospital cover

First Plan Levels 1 & 2 hospital cover includes:

- > Direct payment to hospitals
- > Access to over 2,100 consultants

Public hospitals		
Day-care, Side room & Private room		Full cover
Most private hospitals*		
Day-care, Side room & Semi-private room		60% cover

* Excludes Blackrock Clinic and Mater Private Hospital

Stress related cover

- > 100 days cover for stress related and psychiatric hospital care (including cover for eating disorders such as bulimia and anorexia)
- > 91 days in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period
- > Dean Clinic Mental Health Assessment benefit of up to €100 per member in every 2 year period and up to €35 per visit (€25 under Level 1) to a maximum of 7 visits per year for Mental Health Therapy Sessions

Recuperation care

- > Convalescent care of €30 per night for up to 14 nights per claim
- > Cancer care support benefit of up to €100 for one night's accommodation for each treatment, to a maximum of €1,500 per calendar year

Mother and child cover

Maternity benefits			
Public maternity hospital	Private accommodation		Full cover - 3 days
Private maternity hospital	Accommodation & hospital charges		Up to €2,275
Home births	Medical expenses incurred		Up to €2,275
Pre- & post-natal care	GP, consultant or midwife	Level 1	Up to €250 in the year of the birth (subject to €25 excess per person)
		Level 2	Up to €350 in the year of the birth (subject to €25 excess per person)

- > Free cover for new born babies until the next renewal

Cover outside Ireland

- > Travel vaccinations of up to €100 per member per year (up to €60 under Level 1)
- > Up to €100,000 for emergency treatment abroad while on holidays abroad for less than 180 days
- > Elective treatment abroad
 - Surgical treatment available in Ireland - up to €100,000*
 - Treatment NOT available in Ireland - up to €100,000*

** Subject to prior approval and satisfaction in full of specified criteria*
- > Access to a 24 hour medical phone service with an English speaking medical expert
- > Help to find a local GP, hospital or clinic

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 exclusive to Vhi Healthcare members. Make sure you have your membership number to hand!



Day-to-day cover for medical expenses – Levels 1 & 2

	Level 1	Level 2	Visit limits
Annual excess*	€25 per person	€25 per person	
Annual maximum per person	€3,200	€4,000	
GP visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year per member
Consultant consultations	Up to €60 per visit per member	Up to €75 per visit per member	7 visits per year per member
Pathology - consultants	Up to €60	Up to €75	Per referral (in an approved out-patient centre)
Radiology - consultants	Up to €60	Up to €75	Per procedure
Pathology, radiology or other diagnostic tests	50% of agreed charges in an approved out-patient centre up to €300 per member per year	75% of agreed charges in an approved out-patient centre up to €750 per member per year	
Physiotherapy visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year per member
Dental visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year per member
Alternative therapies ¹	Up to €25 per visit per member	Up to €35 per visit per member	7 combined visits per year per member
Complementary therapies ²	Up to €25 per visit per member	Up to €35 per visit per member	7 combined visits per year per member
A & E levy	Up to €75 per visit per member	Up to €75 per visit per member	2 visits per year per member
Optical	75% up to a maximum of €55 per member	75% up to a maximum of €100 per member	In each 24 month period
Hearing tests	Up to €25 per member	Up to €35 per member	In each 2 year period
Clinical psychologist visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year per member

* An excess is the amount you pay before any benefit is payable.

¹ Includes acupuncturist, chiropractor, osteopath, physical therapist & reflexologist visits.

² Includes chiropodist/podiatrist, dietician, occupational therapist, speech therapist & orthoptist visits.

Additional benefits

- > Vhi SwiftCare Clinics benefit of up to €75 per visit per member for up to 5 visits per year per member
- > Vhi Screening - Please phone us at CallSave 1850 44 44 44 for more information

Cost

	Adult (monthly)	Child/Student (monthly)
First Plan Level 1	€65.17	€22.52
First Plan Level 2	€74.75	€26.83

Vhi Healthcare members do not pay surcharges on any instalment payments. The price remains the same whether you pay monthly or yearly. All prices quoted are monthly group rates net of tax relief. Child rates apply to children under 18 years of age and students in full-time education up to 21 years of age. 4th and subsequent children are free.

If you have any questions or would like further information, please phone us on **CallSave 1850 211 558** or log onto **www.vhi.ie**