

September 2010

LifeStage Choices

First Plan Starter



LifeStage Choices is a range of healthcare plans designed to give you cover for the healthcare services that you are likely to need at your particular stage in life. Each plan varies in cover with different levels of hospital cover and cover for day-to-day medical expenses.

First Plan Starter is designed to provide cover for the health needs of someone starting out in life, with a limited budget. It provides public hospital cover only with additional cover for stress related care, recuperation, emergency and elective cover abroad along with limited out-patient cover.

Hospital cover

First Plan Starter hospital cover includes:

- > Direct payment to public hospitals

Public hospitals	
Day care & Side room	Full cover
Private room	Semi-private room rate

Private hospitals	
All private hospitals	No cover

Stress related cover

- > 100 days cover for stress related and psychiatric public hospital care (including cover for eating disorders such as bulimia and anorexia)
- > 91 days in-patient public hospital treatment for alcoholism, drug or other substance abuse in any 5 year period

Recuperation care

- > Convalescent care of €30 per night for up to 14 nights per claim

Maternity cover

- > First Plan Starter provides minimal cover for maternity

Cover outside Ireland

- > Up to €65,000 for emergency treatment abroad
- > Elective treatment abroad
 - Surgical treatment available in Ireland - up to €65,000*
 - Treatment NOT available in Ireland - up to €65,000*

** 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

Excess*	€250
Annual maximum per person	€1,000
Consultant consultations	Up to €60 for one visit per member per year
Pathology - consultants	Up to €60 per referral
Radiology - consultants	Up to €60 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

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

Cost

	Adult (monthly)	Child (monthly)	Student (monthly)
First Plan Starter	€37.50	€14.33	€16.00

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 rates net of tax relief.

Child rates apply to children under 18 years of age. Student rates apply to 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**

