

February 2011

LifeStage Choices

First Plan Select



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.

First Plan Select is designed to give the cover for the healthcare services you are most likely to need if you are a young, single person or just starting out.

Hospital cover

First Plan Select hospital cover includes:

- > Direct payment to a select number of hospitals

Public hospitals	
Day-care, Side room & Private room	Full cover
Private hospitals*	
Day-care, Side room & Semi-private room	Full cover - €75 excess per claim
Specified hip, knee & shoulder joint replacement & ophthalmic procedures	Up to 80% cover - €75 excess per claim

* Please refer to the Directory of Hospitals for First Plan Select in your Rules, Terms and Conditions

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 €25 per visit to a maximum of 4 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
Pre- & post-natal care	GP, consultant or midwife	Up to €250 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

- > Up to €65,000 for emergency treatment abroad while on holidays abroad for less than 180 days
- > 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

Annual excess*	€25 per person	Visit limits
Annual maximum per person	€3,200	
GP visits	Up to €20 per visit per member	4 visits per year per member
Consultant consultations	Up to €60 per visit per member	4 visits per year per member
Pathology - consultants	Up to €60	Per referral (in an approved out-patient centre)
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	
Physiotherapy visits	Up to €20 per visit per member	4 visits per year per member
Dental visits	Up to €20 per visit per member	4 visits per year per member
A & E levy	Up to €75 per visit per member	1 visit per year per member

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

Additional benefits

- > Vhi SwiftCare Clinics benefit of up to €75 per visit per member for up to 5 visits per year per member

Cost

	Adult (monthly)	Child/Student (monthly)
First Plan Select	€67.08	€22.52

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**

