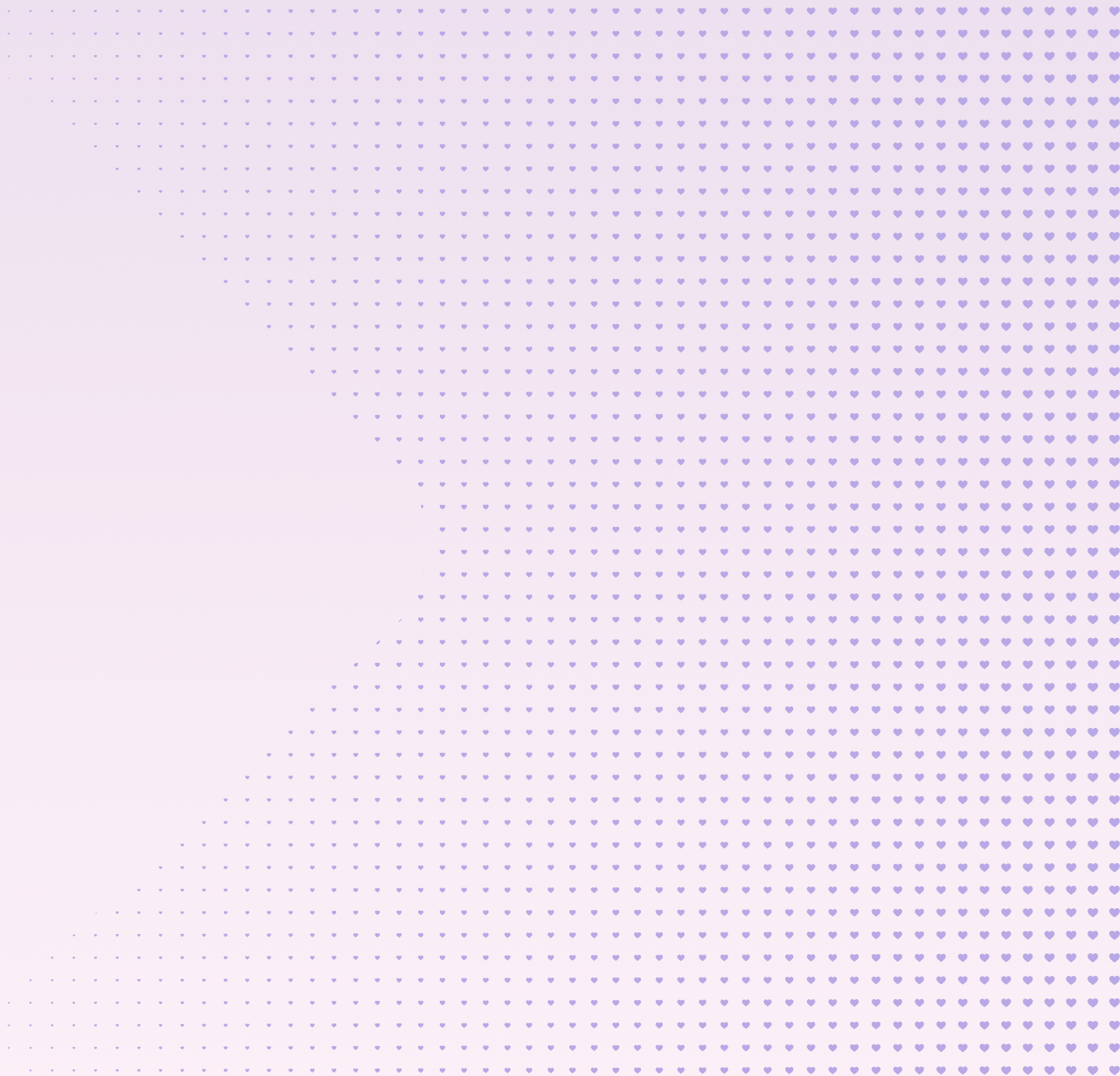


# Your Hospital List

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PremiumCare, AdvancedCare,  
EnhancedCare, FirstCare and PublicPlus Care



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# Directory of Hospitals (and Treatment Centres)

County	Facility Name	Facility Type	Accreditation					
			PublicPlus Care suite	FirstCare suite	EnhancedCare	EnhancedCare Complete	AdvancedCare suite	PremiumCare suite
Cavan	General Hospital, Cavan	Public hospital	✓	✓	✓	✓	✓	✓
Clare	Mid Western Hospital, Ennis	Public hospital	✓	✓	✓	✓	✓	✓
	Bushypark Treatment Centre, Ennis^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Cork	Bon Secours Hospital, Cork	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Cork University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Cork University Maternity Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	General Hospital, Bantry	Public hospital	✓	✓	✓	✓	✓	✓
	General Hospital, Mallow	Public hospital	✓	✓	✓	✓	✓	✓
	Mercy University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Mater Private Hospital, Cork	Private hospital	No cover	✓	✓	✓	✓	✓
	South Infirmary/Victoria University Hospital Ltd.	Public hospital	✓	✓	✓	✓	✓	✓
	Marymount Hospice	Hospice	✓	✓	✓	✓	✓	✓
	Tabor Lodge, Belgooly^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Donegal	Letterkenny University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	White Oaks Rehabilitation Centre, Muff, Co. Donegal^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Dublin	Beacon Hospital	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Beaumont Hospital (incorporating St. Joseph's Hospital, Raheny)	Public hospital	✓	✓	✓	✓	✓	✓
	Blackrock Clinic	Private hospital	No cover	No cover	No cover	✓	✓	✓
	Bon Secours Hospital, Glasnevin	Private hospital	No cover	✓	✓	✓	✓	✓
	Cappagh National Orthopaedic Hospital	Public hospital	No cover	No cover	✓	✓	✓	✓
	Children's Healthcare Ireland at Temple St	Public hospital	✓	✓	✓	✓	✓	✓
	Connolly Hospital, Blanchardstown	Public hospital	✓	✓	✓	✓	✓	✓
	Coombe Women's Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Hampstead Private Hospital, Whitehall	Private hospital	No cover	✓	✓	✓	✓	✓
	Hampstead Day Care Hospital, Whitehall	Private hospital	No cover	✓	✓	✓	✓	✓
	Hermitage Medical Clinic	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Highfield Private Hospital, Whitehall	Private hospital	No cover	✓	✓	✓	✓	✓
	Incorporated Orthopaedic Hospital, Clontarf	Public hospital	No cover	No cover	✓	✓	✓	✓
	Mater Misericordiae Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Mater Private Hospital, Dublin	Private hospital	No cover	No cover	No cover	✓	✓	✓
	National Maternity Hospital, Holles St.	Public hospital	✓	✓	✓	✓	✓	✓
	Children's Healthcare Ireland at Crumlin	Public hospital	✓	✓	✓	✓	✓	✓
	Peamount Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Children's Healthcare Ireland at Tallaght	Public hospital	✓	✓	✓	✓	✓	✓
	Rotunda Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Royal Victoria Eye and Ear Hospital	Public hospital	✓	✓	✓	✓	✓	✓

County	Facility Name	Facility Type	PublicPlus Care suite	FirstCare suite	EnhancedCare	EnhancedCare Complete	AdvancedCare suite	PremiumCare suite
Dublin	Sports Surgery Clinic, Santry	Private hospital	No cover	✓	✓	✓	✓	✓
	St. Columcille's Hospital, Loughlinstown	Public hospital	No cover	No cover	✓	✓	✓	✓
	St. Edmundsbury Private Hospital, Lucan	Private hospital	No cover	✓	✓	✓	✓	✓
	St. James's Hospital, James's St.	Public hospital	✓	✓	✓	✓	✓	✓
	St. John of God Hospital, Stillorgan	Private hospital	No cover	✓	✓	✓	✓	✓
	St. Luke's Hospital, Rathgar	Public hospital	✓	✓	✓	✓	✓	✓
	St. Michael's Hospital, Dun Laoghaire	Public hospital	✓	✓	✓	✓	✓	✓
	St. Patrick's Hospital, James's St.	Private hospital	No cover	✓	✓	✓	✓	✓
	St. Vincent's University Hospital, Elm Park	Public hospital	✓	✓	✓	✓	✓	✓
	St Vincent's Private Hospital, Herbert Ave.	Private hospital	No cover	✓	✓	✓	✓	✓
	St. Vincent's Hospital, Fairview	Public hospital	✓	✓	✓	✓	✓	✓
	Tallaght University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Lois Bridges Treatment centre, Sutton^	Private treatment centre	No cover	✓	✓	✓	✓	✓
	Rutland Centre, Templeogue^	Private treatment centre	No cover	✓	✓	✓	✓	✓
	Blackrock Hospice (Rheumatology Rehabilitation), Our Lady's Hospice, Harold's Cross	Rehabilitation centre	No cover	✓	✓	✓	✓	✓
	Our Lady's Hospice, Harold's Cross	Hospice	✓	✓	✓	✓	✓	✓
	M.S. Care Centre, Rathgar	Private treatment centre	No cover	✓	✓	✓	✓	✓
	Oxycare Ltd, Santry†	Private treatment	No cover	✓	✓	✓	✓	✓
Galway	Bon Secours Hospital, Galway	Private hospital	No cover	✓	✓	✓	✓	✓
	Galway Clinic, Galway	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Portiuncula Hospital, Ballinasloe	Public hospital	✓	✓	✓	✓	✓	✓
	Galway University Hospitals	Public hospital	✓	✓	✓	✓	✓	✓
Kerry	Bon Secours Hospital, Tralee	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Kerry University Hospital, Tralee	Public hospital	✓	✓	✓	✓	✓	✓
	The Grove^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Kildare	UPMC Kildare	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	General Hospital, Naas	Public hospital	✓	✓	✓	✓	✓	✓
Kilkenny	UPMC Aut Even Hospital	Private hospital	No cover	✓	✓	✓	✓	✓
	Lourdes Orthopaedic Hospital, Kilcreene	Public hospital	No cover	No cover	✓	✓	✓	✓
	St. Luke's Hospital, Kilkenny	Public hospital	✓	✓	✓	✓	✓	✓
	Aislinn Treatment Centre, Ballyragget^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Laois	Midland Regional Hospital, Portlaoise	Public hospital	✓	✓	✓	✓	✓	✓
Leitrim	Our Lady's Hospital, Manorhamilton	Public hospital	No cover	No cover	✓	✓	✓	✓
Limerick	Bon Secours Hospital Limerick, at Barringtons	Private hospital	No cover	✓	✓	✓	✓	✓
	University Maternity Hospital Limerick, Ennis Rd.	Public hospital	✓	✓	✓	✓	✓	✓



County	Facility Name	Facility Type	PublicPlus Care suite	FirstCare suite	EnhancedCare	EnhancedCare Complete	AdvancedCare suite	PremiumCare suite
Limerick	Mid-Western Regional Orthopaedic Hospital (Croom)	Public hospital	No cover	No cover	✓	✓	✓	✓
	University Hospital Limerick	Public hospital	✓	✓	✓	✓	✓	✓
	Milford Hospice	Hospice	✓	✓	✓	✓	✓	✓
	St. John's Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Cuan Mhuire, Bruree^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Louth	County Hospital, Dundalk	Public hospital	✓	✓	✓	✓	✓	✓
	Drogheda Cottage Hospital	Public hospital	No cover	No cover	✓	✓	✓	✓
	Our Lady of Lourdes Hospital, Drogheda	Public hospital	✓	✓	✓	✓	✓	✓
	Smarmore Castle Private Clinic^*	Private treatment centre	No cover	✓	✓	✓	✓	✓
Mayo	Mayo University Hospital, Castlebar	Public hospital	✓	✓	✓	✓	✓	✓
	Hope House, Addiction Residential Treatment Centre, Foxford^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Meath	Our Lady's Hospital, Navan	Public hospital	✓	✓	✓	✓	✓	✓
Monaghan	General Hospital	Public hospital	✓	✓	✓	✓	✓	✓
Offaly	Midland Regional Hospital, Tullamore	Public hospital	✓	✓	✓	✓	✓	✓
Roscommon	Roscommon University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
Sligo	Sligo University Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Kingsbridge Private Hospital, Garden Hill	Private Hospital	No cover	Partial cover	✓	✓	✓	✓
Tipperary	Mid-Western Regional Hospital, Nenagh	Public hospital	✓	✓	✓	✓	✓	✓
	South Tipperary General Hospital, Clonmel	Public hospital	✓	✓	✓	✓	✓	✓
	Aiséirí Centre, Cahir^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Waterford	Waterford Regional Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	UPMC Whitfield	Private hospital	No cover	Partial cover	✓	✓	✓	✓
Westmeath	Midland Regional Hospital, Mullingar	Public hospital	✓	✓	✓	✓	✓	✓
	Charter Medical Private Hospital	Private hospital	No cover	Partial cover	✓	✓	✓	✓
Wexford	General Hospital	Public hospital	✓	✓	✓	✓	✓	✓
	Ely Hospital	Public hospital	No cover	No cover	✓	✓	✓	✓
	Aiséirí Centre, Roxborough^	Private treatment centre	No cover	✓	✓	✓	✓	✓
Northern Ireland								
Antrim	Ulster Independent Clinic, Belfast	Private hospital	No cover	Partial cover	✓	✓	✓	✓
	Royal Victoria Hospital, Belfast	Public hospital	✓	✓	✓	✓	✓	✓
Derry	North West Independent Hospital, Ballykelly, Derry	Private hospital	No cover	✓	✓	✓	✓	✓
	Altnagelvin, Derry	Public hospital	✓	✓	✓	✓	✓	✓

^ Covered for specified treatment programmes only  
\* Agreed standard course of treatment is 28 days (additional 7 days detox treatment may be available subject to patient numbers, contact facility to confirm)  
✓ Your plan provides full cover in this hospital  
† Hyperbaric Oxygen Therapy (Hbot) provider  
Non-directory Northern Ireland hospitals – contact us for more information  
The Directory of Hospitals (and Treatment Centres) must be read in conjunction with your **Table of Benefits, Rules, Terms and Conditions** and **Benefit Comparison**

# Directory of Approved Out-patient Scan Centres

## MRI Centres

County	Facility Name	Consultant referral needed	Vhi pay directly	GP referral needed	Vhi pay directly
<b>Cork</b>	Alliance MRI Centre, Mater Private Cork	Yes	Yes	Yes	Yes
	Southscan MRI, South Infirmary/ Victoria University Hospital	Yes	Yes	Yes	Yes
	Alliance Medical @ the Mercy Hospital (Alliance)	Yes	Yes	Yes	No*
	Consultants Private Clinic, CUH (Alliance)	Yes	Yes	Yes	No*
	Cork University Hospital (Alliance)	Yes	Yes	Yes	No*
	Bon Secours Hospital, Cork^	Yes	Yes	Yes	No*
<b>Donegal</b>	Affidea Letterkenny	Yes	Yes	Yes	Yes
	Letterkenny University Hospital	Yes	Yes	Yes	No*
<b>Dublin</b>	Affidea Dublin City, Meath Primary Care Centre	Yes	Yes	Yes	Yes
	Affidea Dundrum	Yes	Yes	Yes	Yes
	Affidea Northwood	Yes	Yes	Yes	Yes
	Affidea Tallaght	Yes	Yes	Yes	Yes
	Beacon Hospital^	Yes	Yes	Yes	No*
	Beaumont Hospital	Yes	Yes	Yes	No*
	Blackrock Clinic^	Yes	Yes	Yes	No*
	Bon Secours Hospital, Dublin^	Yes	Yes	Yes	No*
	Cappagh National Orthopaedic Hospital	Yes	Yes	Yes	No*
	Connolly Hospital Blanchardstown	Yes	Yes	Yes	No*
	Hermitage Medical Clinic^	Yes	Yes	Yes	No*
	Mater Private Hospital, Dublin^	Yes	Yes	Yes	No*
	Mater Misericordiae University Hospital	Yes	Yes	Yes	No*
	National Maternity Hospital, Holles St. (Alliance)	Yes	Yes	Yes	No*
	St James's Hospital	Yes	Yes	Yes	No*
	Sports Surgery Clinic, Santry^	Yes	Yes	Yes	No*
	Tallaght University Hospital	Yes	Yes	Yes	No*
	St Vincent's Private Hospital^	Yes	No*	Yes	No*
	Children's Health Ireland at Crumlin	Yes	No*	Yes	No*
<b>Galway</b>	Alliance Merlin Park Imaging	Yes	Yes	Yes	Yes
	Portiuncula Hospital (Alliance)	Yes	Yes	Yes	No*
	Bon Secours Hospital, Galway^	Yes	Yes	Yes	No*
	Galway Clinic^	Yes	Yes	Yes	No*
<b>Kerry</b>	Alliance MRI Centre, Bon Secours Hospital, Tralee	Yes	Yes	Yes	Yes
<b>Kildare</b>	Affidea Naas	Yes	Yes	Yes	Yes
	Alliance MRI Centre, UPMC Kildare Diagnostic Imaging	Yes	Yes	Yes	Yes

County	Facility Name	Consultant referral needed	Vhi pay directly	GP referral needed	Vhi pay directly
Kilkenny	UPMC Aut Even Hospital <sup>^</sup>	Yes	Yes	Yes	No*
Limerick	Limerick Clinic (Galway Clinic MRI)	Yes	Yes	Yes	Yes
	Bon Secours Hospital Limerick at Barringtons (Alliance)	Yes	Yes	Yes	No*
	Limerick Diagnostic Imaging, University Hospital Limerick	Yes	Yes	Yes	No*
Louth	Our Lady of Lourdes Hospital, Drogheda (Alliance)	Yes	Yes	Yes	No*
Mayo	Mayo University Hospital	Yes	No*	Yes	No*
Offaly	Midland Regional Hospital, Tullamore (Alliance)	Yes	Yes	Yes	No*
Sligo	Affidea Sligo	Yes	Yes	Yes	Yes
Tipperary	South Tipperary General Hospital, Clonmel (Alliance)	Yes	Yes	Yes	No*
Waterford	Whitfield Clinic <sup>^</sup>	Yes	Yes	Yes	Yes
Westmeath	Charter Medical Private Hospital (Alliance) <sup>^</sup>	Yes	Yes	Yes	No*
Wexford	Wexford General Hospital (Alliance)	Yes	Yes	Yes	No*

\* Payment is subject to an excess of €125 per scan and made on a pay and claim back basis at this centre.

<sup>^</sup> There is 66% cover in this facility for customers insured on a plan in the PublicPlus Care suite.

## PET-CT Scan Centres

County	Facility Name	Referral Type Covered
Cork	Cork University Hospital (Alliance Medical Centre)	Consultant
Dublin	Beacon Hospital <sup>^</sup>	Consultant
	Blackrock Clinic <sup>^</sup>	Consultant
	Mater Private Hospital <sup>^</sup>	Consultant
	Hermitage Clinic <sup>^</sup>	Consultant
	St. Vincent's Private Hospital, PET-CT <sup>^</sup>	Consultant
	St. James's Hospital, PET-CT Centre	Consultant
Galway	Galway Clinic <sup>^</sup>	Consultant
Waterford	UPMC – Hillman Cancer Care – PET CT <sup>^</sup>	Consultant

<sup>^</sup> For customers insured on a plan in the PublicPlusCare suite benefit is set at 66% for out-patient PET-CT scans and when the customer is a private in-patient of another hospital covered by your plan.

## Non-oncology Direct Pay CT Scan Centres

County	Facility Name	Referral Type Covered	Additional Information
<b>Cork</b>	Alliance, Mater Private Cork	Consultant or GP	CT scans for Oncology, Colonography and Cardiac are excluded from direct pay contracts for this facility
<b>Dublin</b>	Affidea, Dundrum	Consultant or GP	CT scans for Oncology, Colonography and Cardiac are excluded from direct pay contracts for this facility
	Affidea, Tallaght	Consultant or GP	CT scans for Oncology, Colonography and Cardiac are excluded from direct pay contracts for this facility
<b>Galway</b>	Merlin Park Imaging Centre	Consultant or GP	CT scans for Oncology, Colonography and Cardiac are excluded from direct pay contracts for this facility

## Oncology Direct Pay CT Scan Centres

County	Facility Name	Referral Type Covered
<b>Cork</b>	Bon Secours Hospital <sup>^</sup>	Consultant*
<b>Dublin</b>	Beacon Hospital <sup>^</sup>	Consultant*
	Beaumont Private Clinic <sup>^</sup>	Consultant*
	Blackrock Clinic <sup>^</sup>	Consultant*
	Mater Private Hospital <sup>^</sup>	Consultant*
	Hermitage Clinic <sup>^</sup>	Consultant*
	Bon Secours Hospital <sup>^</sup>	Consultant*
	St Vincent's Private Hospital <sup>^</sup>	Consultant*
	Tallaght Hospital	Consultant*
	St James's Private Clinic <sup>^</sup>	Consultant*
<b>Galway</b>	Galway Clinic <sup>^</sup>	Consultant*
	Merlin Park Imaging Centre	Consultant*
<b>Limerick</b>	University Hospital Limerick	Consultant*
<b>Waterford</b>	UPMC Whitfield <sup>^</sup>	Consultant*

\* Established Oncology Patient of the Hospital: Direct pay reimbursement to the hospitals on this directory applies to referrals from Oncologists in addition to Consultants of other disciplines or the Vhi Member's GP where there is a diagnosis of cancer and where the CT Scan is required for the treatment of the patient's cancer in compliance with the CT Protocols set out by Vhi for the treatment and follow-up treatment for cancer care.

<sup>^</sup> There is no cover in this facility for customers insured on a plan in the PublicPlus Care suite.

## Approved Dexa (Bone Density) Centres

County	Facility Name	Referral Type Covered
<b>Cork</b>	Bon Secours Hospital	Consultant or GP
<b>Dublin</b>	Mater Private Hospital Dublin	Consultant or GP
	St. Vincent's Private Hospital	Consultant or GP
<b>Galway</b>	Bon Secours Hospital	Consultant or GP
<b>Limerick</b>	Mid-Western Regional Hospital, Dooradoyle	Consultant or GP



# Approved Mammogram Centres

County	Facility Name	Referral Type Covered
Cork	Bon Secours Hospital	Consultant or GP
Dublin	Mater Private Hospital Dublin	Consultant or GP
	St. Vincent's Private Hospital	Consultant or GP
Galway	Bon Secours Hospital	Consultant or GP
	Galway Clinic	Consultant or GP

# Approved Out-patient Centres

County	Facility Name	Facility Type
Cork	Affidea, The Elysion Centre, Eglington St., Cork City	Out-Patient Radiology (excluding CT scans)
	Bon Secours UPMC Radiotherapy Centre	Out-Patient Radiology
Dublin	Affidea, Dundrum	Out-Patient Radiology
	Affidea, Northwood Park, Santry	Out-Patient Radiology (excluding CT scans)
	Claymon Laboratories, (trading as Biomnis Ireland), Dublin	Out-Patient
Galway	Merlin Park Imaging Centre	Out-Patient Radiology
Limerick	Mid-Western Radiation Oncology	Out-Patient (covered for out-patient radiotherapy services)

The out-patient departments of participating private hospitals (covered under your plan) are also approved out-patient centres

# Approved Fertility Treatment Centres

County	Facility Name	Additional Information
Dublin	ReproMed Dublin, North Block, Rockfield Medical Campus, Dundrum, Dublin 16	
	Merrion Fertility Clinic, 60 Lower Mount Street, Dublin 2	Noted that Fertility and Fetal Health Ireland (FFHI) a fertility clinic based in Galway, in association with Merrion Clinic may provide Consultations only
Galway	Galway Fertility, Brooklawn Road, Galway Business Park, Rahoon, Co Galway	
Kilkenny	ReproMed Kilkenny, Ayrfield Medical Park, Granges Road, Kilkenny	
Louth	ReproMed Drogheda, Unit 2 Dublin Road, Drogheda, Co Louth	Diagnostics and Consultations only

# Approved Out-Patient Mental Health – Direct Pay

County	Facility Name
Cork	Dean Clinic, City Gate, Mahon, Co. Cork
Dublin	Dean Clinic, St. Patrick's Hospital, Dublin 8
	Dean Clinic, Sandymount, Dublin 18
	Dean Clinic, St. Edmundsbury Hospital, Lucan, Co. Dublin
	Dublin County Stress Clinic, St. John of Gods Hospital, Stillorgan, Co. Dublin
Galway	Dean Clinic, Merchant's Square, Merchant's Road, Galway

# Approved Ambulance Directory

County	Facility Name
Cork	Cara Ambulance Service Limited
Dublin	Medicall Limited – Private Ambulance Service
	Medicore Medical Services
Kildare	Lifeline Ambulance Service
Laois	Heart ER
Mayo	Beaumont Private Ambulance Limited
	Murray Ambulance Service Limited
	Lindar Ambulance Service
Meath	Medilink Ambulance Limited

Ambulance Providers may operate services nationally and are not limited to the county of base operations

# Vhi Screening Medical Centres

County	Facility Name
Cork	Vhi Medical Centre, Ground Floor, City Gate, Mahon Retail Park, Cork
Dublin	Vhi Medical Centre, Lower Ground Floor, Europa House, Harcourt Street, Dublin 2
Galway	Vhi Medical Centre, Unit 10, An Tonnog, Headford Road, Galway

## Vhi SwiftCare Clinics

County	Facility Name
<b>Cork</b>	Vhi SwiftCare Clinic, City Gate, Mahon, Cork
<b>Dublin</b>	Vhi SwiftCare Clinic, Rockfield Medical Campus, Ballally, Dundrum, Dublin 14
	Vhi SwiftCare Clinic, Columbia House, Airside Retail Park, Swords, Co Dublin
<b>Limerick</b>	Vhi 360 Health Centre, Raheen Business Park City, Gate House Raheen, Limerick

## Vhi Hospital@Home Provider

County	Approved Hospital@Home Provider	Facility Type
<b>Dublin, Kildare &amp; Meath, specific areas of Wicklow, Louth, Wexford and Galway</b>	Vhi Hospital@Home - Patient referral from GP or Hospital Consultant is required	Hospital@Home

## Approved Genetic Testing Centres for Cancer Risk

County	Facility Name	Additional Information
<b>Dublin</b>	Mater Private Hospital	See note (1)
	Blackrock Clinic	See note (1)
	Hermitage Clinic	See note (1)

Note (1): Vhi will pay the benefit set out in your Table of Benefits to test for genetic mutations associated with hereditary breast/ovarian cancer syndrome or hereditary non-polyposis colorectal cancer (HNPCC, Lynch Syndrome) where it is recommended by our designated Consultant in cancer genetics, provided it is carried out in a Vhi Genetic Testing for Cancer Centre as outlined above. Please note that medical criteria must be satisfied in order to avail of this benefit.



Please call us in advance on (056) 444 4444 if you are planning treatment,  
to make sure you are covered in your hospital or centre of choice.

Vhi Insurance DAC trading as Vhi Insurance is regulated by the Central Bank of Ireland