

# Growing your family



We're with you every step of the way





# For the big steps and the little ones, we're with you all the way

Starting a family is one of life's greatest adventures! It can be a rollercoaster ride of mixed emotions, ranging from excitement and anxiety through to anticipation and exhilaration!

As a Vhi Healthcare member, you can rest assured you're in safe hands. We've moved beyond insurance, investing in a range of clinical services and supports, available exclusively to our members.

Our dedicated team of clinicians, including doctors, nurses and midwives will provide integrated care to support your physical and emotional needs. We'll be there for you, whether you need help with fertility, support from a midwife throughout your pregnancy or a consultation with a Paediatrician after your baby is born.

You'll have access to an extensive range of maternity and baby benefits too, including, breast feeding consultations, antenatal and postnatal care, baby swim classes, baby massage classes, vaccinations, a new parent's food pack and so much more!

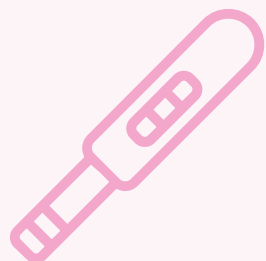
From planning to become a new parent to your baby's first steps, we're here to support you every step of the way.



## The Vhi Healthcare Difference

Unique clinical support and an exclusive range of parenting benefits

## ► The First Step



## Understanding your fertility & how we can help



### Did you know?

One in six couples will experience fertility problems

For some people, getting pregnant is plain sailing but for others, it's not so easy and they could really benefit from a little extra help, advice, and support.

If you've been struggling to get pregnant for a while and you feel you would benefit from some additional advice and support, consider talking to your GP. They'll refer you on to see a fertility consultant if they feel you need some specialist advice.

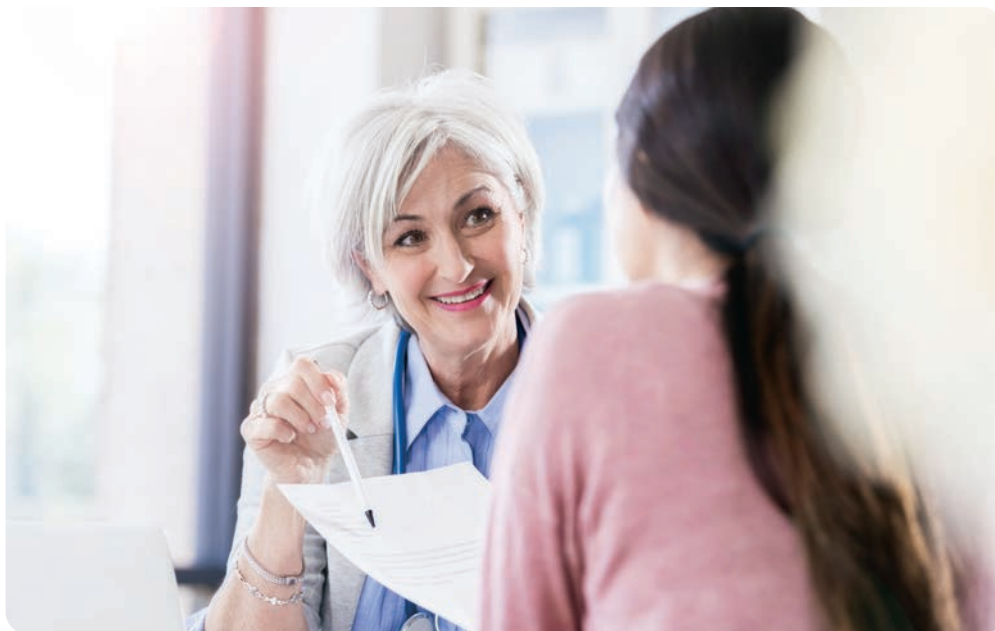
As a Vhi Healthcare member, it's reassuring to know you have access to and cover for investigations and fertility treatments including:

### Fertility Testing

Cover includes a contribution towards an initial consultation and fertility tests, like semen analysis and AMH (hormone) tests at a Vhi approved fertility treatment centre.

### Fertility Treatments and Care

Cover towards egg and sperm freezing, frozen embryo transfer and up to two cycles of IUI and IVF or ICSI.



### Holistic Therapies

Focus on your overall wellbeing throughout your journey with cover for holistic therapies such as dietician and acupuncturist visits.

### Specialist Counselling

If you need to talk about your fertility concerns, we can help with a benefit towards expert fertility counsellors.

### Nationwide Clinics

Vhi has approved fertility centres throughout the country. To locate the fertility centre closest to you visit [www.vhi.ie/facilityfinder](http://www.vhi.ie/facilityfinder)

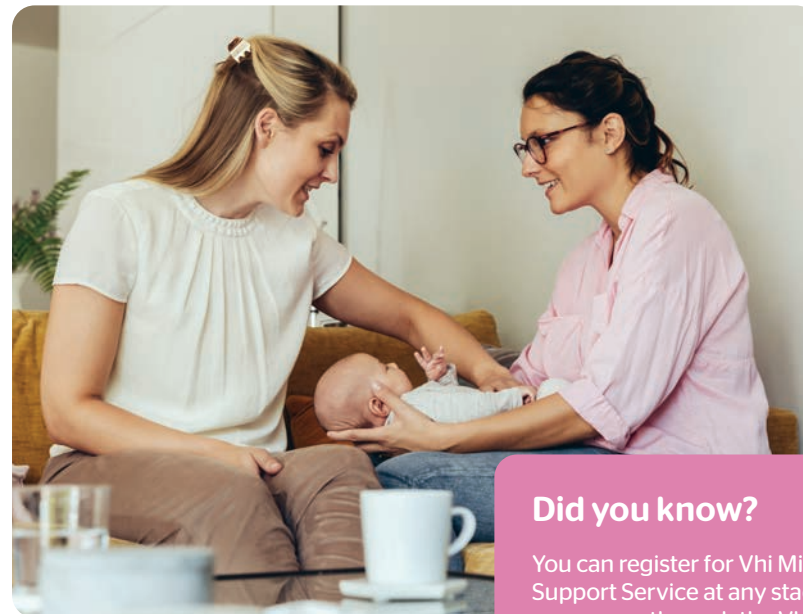
You can check the fertility benefits covered by your plan by logging onto MyVhi.

► Congratulations,  
you're having a baby!



# We're here as your pregnancy journey begins

Discovering you're pregnant can be a very exciting and joyful occasion. But, as you embark on this new journey, it can also be a little daunting and difficult to know how to access the support you might need. A good first step is to register with a GP who will confirm your pregnancy and provide you with information and advice on your pregnancy and birth options.



## Did you know?

You can register for Vhi Midwife Support Service at any stage of your pregnancy through the Vhi App. Consultations begin at 8 weeks.

## Exclusive access to the Vhi Midwife Support Service

As a Vhi Healthcare member you can register for the Vhi Midwife Support Service and get exclusive access to a dedicated midwife. Your Vhi midwife will help you navigate this special time in your life through a series of scheduled telephone or video calls during and after your pregnancy.

You can avail of one antenatal consultation throughout each trimester of your pregnancy and up to four postnatal consultations over the first six weeks after your baby arrives.

You'll also receive a Trimester Pack, which will provide you with lots of helpful tips and relevant information for each stage of your pregnancy.

If your Vhi midwife feels you'd benefit from some additional supports during your pregnancy, they can arrange it for you. For example, you may need support with breast feeding, a consultation with a Dietician or a Physiotherapist, or help to quit smoking.

The Vhi team of clinicians will work together to ensure your medical needs are catered for when you need it most. For those times when an unexpected condition arises where you might need additional treatment, like hyperemesis or post pregnancy infections, Vhi Hospital@Home\* is available to ensure you receive the care you need from the comfort of your own home.

### Register for Vhi Midwife Support Service through the Vhi App.

\*Geographic restrictions apply.

### Did you know?

JCI accredits and certifies healthcare organisations across the globe. JCI accreditation is recognised as a global leader for healthcare quality of care and patient safety. The Vhi Midwife Support Service is JCI accredited.



## Maternity Care Options

To help you choose the care that's right for you, we've summarised the different options available. When making your decision, you should consider the following factors: what care is available in your area, continuity of care, cost, and the type of accommodation available when you're admitted to hospital to have your baby.

If you choose to give birth to your baby in a maternity hospital, this will be in a public hospital (no private hospitals provide maternity services), but you can choose to be seen in one of three different ways:

- + as a public patient
- + as a semi-private patient
- + as a private patient



You can talk to your GP about the best maternity care option for you.

## Public Patient

Every pregnant woman living in Ireland is entitled to free public maternity care under the Maternity and Infant Scheme. If you choose public maternity care, your care throughout your pregnancy and the birth of your baby will be managed by your GP and a team of obstetricians in a public maternity hospital. You'll be admitted to a public ward after you have your baby.

## Semi-Private Patient

If you choose semi-private maternity care, your care throughout your pregnancy will be managed by a dedicated consultant's team. You can expect shorter waiting times per visit and, if a bed is available, you'll be admitted to a semi-private ward after you have your baby. The cost of semi-private care varies, but the average cost you may be liable to pay is approximately €1,000. Depending on your Vhi plan you may be able to claim some of these costs using your Pre & Postnatal benefits\*.

Although the benefits vary by plan, they generally include full cover for up to 3 days hospital accommodation in a public hospital and full cover for your doctor's fees associated with the birth. This includes the Obstetrician, Anaesthetists & Paediatrician. We also provide full cover for the costs associated with a c-section.



### Waiting periods for Maternity Care Cover

To be covered you must have health insurance for more than one year, with any provider. An upgrade waiting period may apply if you decide to upgrade your cover when pregnant.

\* The benefits vary by plan. You can check the Pre & Postnatal benefits covered by your plan through MyVhi.

## Private Patient

Continuity of care is one of the main reasons for choosing to be treated as a private patient.

If you choose private maternity care, your care throughout your pregnancy will be managed by the same Obstetrician. You can expect to have increased scans and visits throughout your pregnancy and your Obstetrician is usually present at the birth. You'll be admitted to a private room after you've delivered your baby if one is available.

The cost of private care can vary, but the average cost you may be liable to pay can range from €2,500 to €5,000. Depending on your Vhi plan you may be able to claim some of these costs, using your Pre & Postnatal benefits\*.

Although the benefits vary by plan, they generally include full cover for up to 3 days hospital accommodation in a public hospital and full cover for your doctor's fees associated with the birth. This includes the Obstetrician, Anaesthetists & Paediatrician. We also provide full cover for the costs associated with a c-section.

## Alternative Maternity Care Options

There's a lot to consider when it comes to choosing the right maternity care for you. For example, you may be interested in exploring some alternative care options. Most alternative care options are only available for low-risk pregnancies and not all hospitals will offer them. In most cases, they're only available if you choose public care, so check with your GP and maternity care provider if you're interested in investigating one of these options.

Depending on where you live, there are various options available, like:

- + The Domino Scheme
- + Midwife Led Care
- + Home Birth

## The Domino Scheme

Under the Domino Scheme your care throughout pregnancy will be shared by your GP and a community midwife. You will give birth to your baby in the hospital with the support of a midwife, and they'll visit you regularly in your home for the first seven days after you leave hospital. You're usually discharged from hospital within 6-12 hours after the birth of your baby.

The Domino Scheme is free of charge.

## Midwife Led Care

If you choose this option a team of hospital midwives will look after your entire pregnancy, birth and postnatal care. This option is only available to women with normal or low risk pregnancies.

Midwife led care is free of charge.

## Home Birth

Home birth can be a safe option for low-risk healthy women, and only some maternity hospitals offer these services. If you're interested in having a homebirth you should discuss it with your GP and local maternity care provider.

If your home birth is organised by the HSE a community midwife will come to your home and make regular visits to you for the first seven days after your baby is born.

Home births organised by the HSE are free of charge.



## Private Home Birth Cover with Vhi Healthcare

You can also arrange a home birth privately using the home birth cover available on your plan\*. A qualified midwife must oversee the birth and have their own indemnity insurance.

\*You can check the benefits covered by your plan through MyVhi.

**Regardless of the care you choose, as a Vhi Healthcare member you can rest assured that you will have access to a range of clinical services and supports at all stages throughout your pregnancy and when you arrive home with your new baby.**

## Emotional Wellness

Finding out you're pregnant is usually a very emotional experience – you are either delighted, terrified or somewhere in between. Looking after your emotional and mental wellbeing is at the core of a healthy pregnancy.

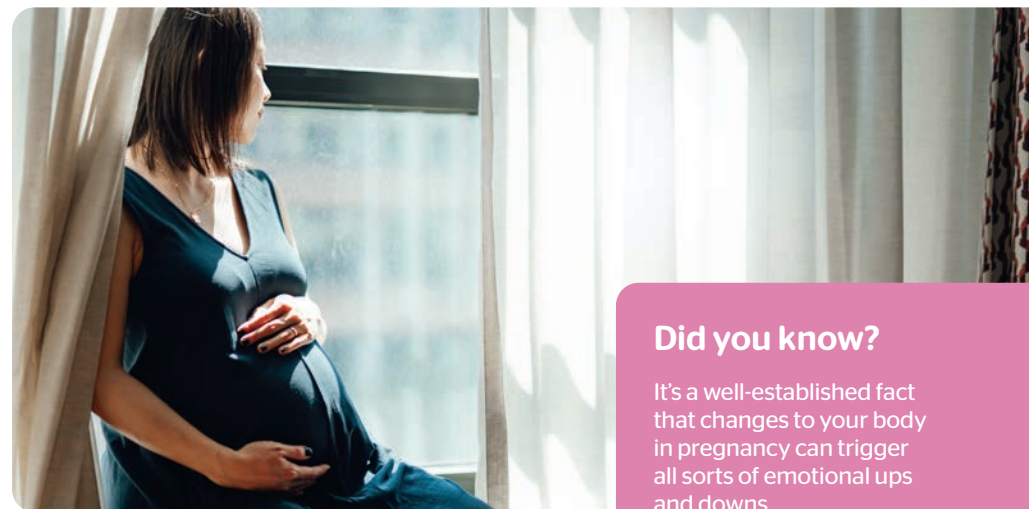
Nearly all pregnant women have emotional ups and downs. There will be big changes in your hormone levels and it's common to have mood swings, which you won't have much control over.

Getting used to these changes in pregnancy is not always easy. You should talk to your GP first, if you think you could benefit from some support. As a Vhi Healthcare member you also have access to our Emotional Wellbeing Package, a range of services and supports, designed to nourish a healthier, happier you throughout your pregnancy. This includes:

## Perinatal Mental Health Class

As a Vhi Healthcare member, you have access to a free Perinatal class offered in conjunction with The Baby Academy. This class, delivered by a Mental Health Midwife, will help to support and educate you on your mental wellbeing through pregnancy to early parenthood.

You can also get €30 off an annual subscription to either the Headspace or Calm apps, empowering you to develop a mindfulness practice that will improve your sleep, lower anxiety and reduce stress. This extra support will provide you with some tools to help maintain a healthy mind, now and into the future.



### Did you know?

It's a well-established fact that changes to your body in pregnancy can trigger all sorts of emotional ups and downs.

## Antenatal Depression

One in six pregnant women in Ireland are at probable risk of depression during their pregnancy\*. Emotions can become overwhelming and hard to shift, negatively impacting on your ability to function in everyday life.

Expectant mothers may feel under pressure to have a 'perfect' pregnancy, to have the most photogenic bump, or to always have a positive attitude.

It's only natural to struggle with these pressures, and sometimes they can lead to darker emotions and make you feel depressed. This form of depression can be overlooked initially because it may be difficult to identify.

But talking to a qualified councillor can help to discover and deal with these issues. If you feel you could benefit from some help, you can access a range of counselling services provided by our partners at [nurturehealth.ie](http://nurturehealth.ie)

\* Survey by Trinity College Dublin and the Irish Obstetric Services, 2016.



## Postnatal Depression

It is common to feel a little low a few days after your baby is born. The 'baby blues' describe weepy moments you may have during this time. Feeling overcome, emotional, and crying for no apparent reason is a very normal response to the massive change happening in your life. You can feel overjoyed and frightened all at the one time. The tears may start for no reason. Don't be frightened by this, just go with it. As long as every day is not a tearful one you will be fine.

However, some new mothers may have some more serious worries or thoughts. Postnatal depression is common. It can happen to any mother after having a baby, but it is more common if a woman has a previous history of depression. About one in eight women suffer from postnatal depression and many women have had some depressive symptoms during pregnancy.

The negative effects of postnatal depression are often made worse by a delay in diagnosis and treatment. Many women are reluctant to admit to feeling down, as they fear they may be judged 'bad' or unfit to care for their baby. Many do not know what is wrong with them or that help is available.

If you have concerns or questions, contact the dedicated midwife assigned to you under the **Vhi Midwife Support Service** and they'll guide you on how to access all the additional supports you need.

## Dealing with a miscarriage

For most women their pregnancy progresses naturally and normally. Sadly however, it's not always the case, approximately one in every five pregnancies end in a miscarriage.

The loss of a baby through miscarriage can be an unhappy, frightening, and lonely experience. It helps to remember that what you're experiencing happens to many people. We all have different ways of grieving too, so give yourself plenty of time. It's good to talk about how you feel, whether it's to your partner, a family member, or a close friend. Or, if you know someone who's been through a similar loss, it can really help you feel less alone.

At Vhi Healthcare we're also here for you at this very difficult time. We offer a range of clinical supports that provide access to and cover for counselling sessions to help you and your family cope with the loss of a baby. For more information visit [nuturehealth.ie](https://nuturehealth.ie)

Your dedicated Vhi midwife can guide you through how to access all the additional supports you need.



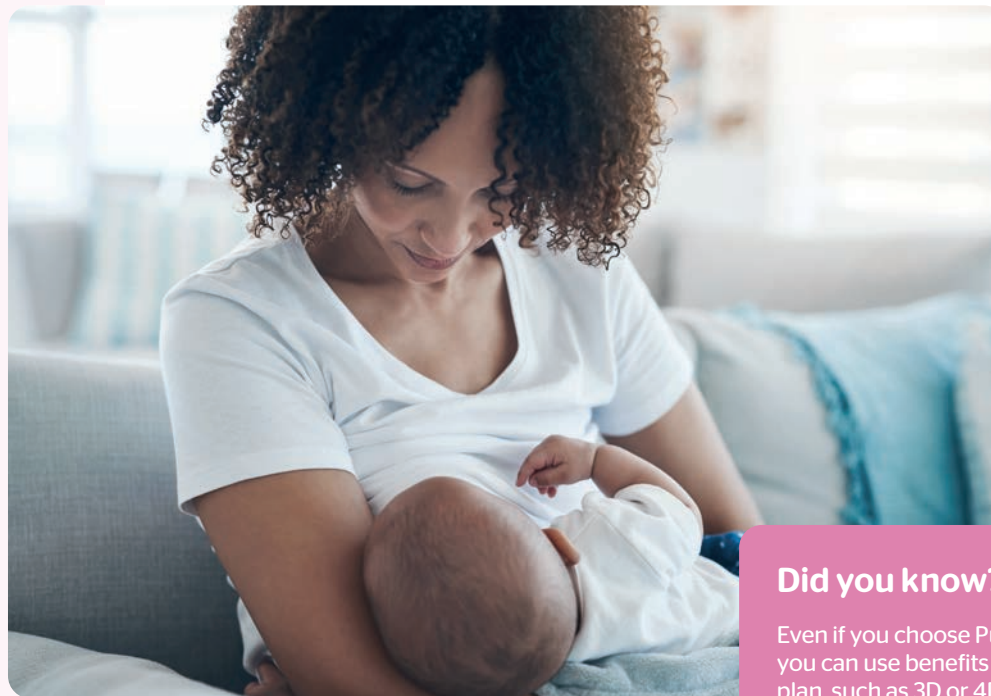
Helping you  
along the way



## A Bundle of Benefits for mum & baby

We know every pregnancy journey is different. That's why we've designed a flexible bundle of benefits so you can choose the most important ones for you and your baby.

The Vhi Mum & Baby Bundle includes an extensive range of benefits available throughout your pregnancy and after the birth of your baby.



### Did you know?

Even if you choose Public Care, you can use benefits on your plan, such as 3D or 4D scanning.

### Breastfeeding consultations

Many of our plans offer a benefit towards the cost of breastfeeding consultations. To find a qualified Breastfeeding Consultant near you, contact the Association of Lactation Consultants in Ireland. Just pay directly and claim back through Vhi Snap & Send on the Vhi App.

### Scans

As well as being a vital tool in assessing the development of your baby, 3D and 4D ultrasound scans have become a popular choice for parents who want to have a keepsake image of their baby in the womb.

An Early Pregnancy Scan is a more medically robust scan used specifically to give certainty on how a pregnancy is progressing. It is especially useful for mums who have a history of miscarriage and need some reassurance early on.

We cover the cost of one ultrasound scan which can be carried out at any stage of pregnancy.

### Foetal Screening

Foetal Screening can provide reassurance to detect certain chromosome markers or possible issues with your baby's development. We pay a benefit towards the cost of these tests, eg, Harmony or Panorama blood tests when carried out by your GP, Consultant or Sonographer.

### Antenatal Care

Antenatal care supports good physical and mental health throughout your pregnancy, to make sure all is well with you and your baby. It also helps to identify problems early and to treat them appropriately.

Our dedicated **Midwife Support Service** helps parents to become more involved in the pregnancy, helping to calm fears by explaining the physical and emotional changes that take place during pregnancy.

We've also partnered with **The Baby Academy** to deliver a range of online maternity classes to all Vhi Healthcare members. These include a full-day class for expectant parents developed by senior practicing midwives, accessible without having to leave the comfort of your home. The class is informative and interactive; the live chat feature enabling you to chat with the midwife about any queries you may have.

### Online Maternity Yoga & Pregnancy Pilates

We're also there for your physical and emotional wellbeing, to help you stay healthy and relaxed, with benefits towards online Yoga and Pilates during your pregnancy:

The practice of yoga is a coming together of the mind, body and spirit. Although yoga in pregnancy follows the same principles as all yoga, it is quite different from regular yoga because it is designed with the specific needs of the pregnant woman in mind. As a Vhi Healthcare member you have access to free online maternity yoga classes to help you feel relaxed and comfortable throughout your pregnancy.

Pregnancy Pilates focuses on building your core strength, stability and flexibility as your body changes during your pregnancy. As a Vhi Healthcare member you have access to free online sessions that focus on different areas of your body.

Find the right class for whatever stage you're at and book your place today at [vhi.ie/maternity-benefits](https://vhi.ie/maternity-benefits)







## D-Day for your delivery!

It's been an exciting and an emotional journey, but after nine months of anticipation, excitement and probably some nerves, your delivery day is finally here. Soon, you'll be welcoming your little bundle of joy into the world.



### Hospital Benefits

So, while you're busy getting ready to go, it's reassuring to know that your Vhi Healthcare cover provides benefits\* towards your maternity costs associated with the birth, including the Obstetrician and Anaesthetist fees and the hospital accommodation costs associated with your stay. You'll also have cover towards your consultants' visits before and after the birth.

\*These benefits can vary depending on the plan you choose, but you can check out the benefits covered by your plan by logging onto MyVhi.

A full-page photograph of a young couple with long red hair and a beard, smiling and holding their newborn baby. The baby is wearing a pink outfit. The scene is set indoors with bright, warm light from a window in the background.

Bringing Your  
Baby Home



# You're not alone when you get home

Congratulations, you're ready to start the next stage of this wonderful journey.

As you discover how to be a parent you will experience a wide range of emotions. You will feel wonder as you look at this new little person in the cot beside you. You may also feel overwhelmed that your baby is completely dependent on you for all their care. It's a time of huge learning, especially if this is your first baby.



## Vhi Registration

Don't forget to register your baby with us and your little bundle of joy will be covered for free until your next renewal date.

As a Vhi Healthcare member you can access a series of scheduled telephone or video calls with a dedicated midwife through the Vhi Midwife Support Service.

Should you have any concerns about your baby between appointments, rest assured you can call **Vhi NurseLine** any time of the day or night. Based in Ireland, our nurses can answer your questions and concerns on a wide range of medical issues.

Or for more day-to-day ailments, you can quickly and easily see a **Vhi Online Doctor**. Just use the Vhi App to set up a video appointment.

We have also put together a Baby Bundle of Benefits to give you and your baby some extra support at this busy time:

### Postnatal home nursing

Your recovery will depend on how your pregnancy and birth went. Recovery will be quicker for some women, while others may take a little longer to feel like they are back to themselves. If you feel that you are ready to leave hospital before your normal three days stay, you can use your Vhi maternity benefit towards the cost of a nurse to come to your home and help you settle in with your new baby.

### Baby massage classes

Before babies can understand us, we often communicate and comfort them through touch. If a baby cries, for example, parents will hold, cuddle, or stroke them. Baby massage can increase awareness of your baby's needs and support your early bond.

### Baby swim classes

Swimming provides quality bonding time between you and your new baby. It also helps with building muscle, cognitive function and improves sleep and appetite.



### Vaccinations for Meningitis B and Chickenpox

Immunisation is a safe and very effective way to protect your baby against certain diseases. These diseases can cause serious illness or even death. Your GP or public health nurse will give you information on the schedule of vaccinations.

For the vaccinations not covered under the childhood immunisation programme in Ireland, like the Meningitis B and the chickenpox vaccine, you can avail of them through your GP and claim back through Vhi Snap & Send on the Vhi App.

### New Parents Food Pack

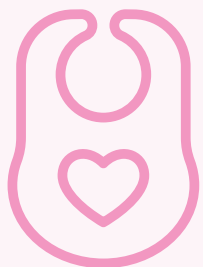
We know that thinking about what you're going to have for dinner is the last thing you want to do when you first have a baby. Not having to think about cooking will allow you to spend more time with your new baby too. That's why we've partnered with Donnybrook Fair to provide you with a box of hand prepared ready meals delivered to your door.

### Paediatric First Aid

You have access to a training course designed to provide first aid to children and infants. You can learn to assess your child for injuries, how to perform CPR, take the necessary steps required to manage choking, bleeding, burns and certain medical conditions specific to children.

These benefits can vary depending on the plan you choose, but you can check out the benefits covered by your plan through MyVhi. And you can quickly and easily claim money back on your Day-to-Day medical expenses through Vhi Snap & Send on the Vhi App.





# Everyday supports as your baby grows

As your little baby grows older, you might have new questions. Rest assured, no matter how big or small the issue, we're here to help. As a Vhi Healthcare member you have access to a range of clinical supports for children from 12 months old, through the Vhi App, including:

## Vhi Clinical Call Centre

Our Clinical Call Centre will provide triage for minor illnesses and injuries. Should you need to see a doctor or a nurse, they can refer you to a Vhi SwiftCare Clinic.

## Vhi 360 Health Centre or Vhi SwiftCare Clinic

These clinics are dedicated to Vhi Healthcare members 12 months and older. Providing state-of-the-art and highly professional urgent care for injury or illness. Check the Vhi App for the one closest to you.

## Vhi Paediatric Clinic

The Vhi Paediatric Clinic is the only clinic of its kind in Ireland and provides a comfortable, non-threatening environment, dedicated to the care of children from birth to 16 years old.

If you or your GP have a medical concern about your child that may require a paediatric consultation, you can book an appointment for the Vhi Paediatric Clinic and be seen as quickly as possible.

One of our paediatricians will assess your child's condition, provide medical expertise, make recommendations on treatments, make further referrals to paediatric specialists, or follow up if required.

**At Vhi Healthcare, we know that becoming a parent, whether it's your first child or your last, can be a rollercoaster journey. Rest assured, we'll be here to support you every step of the way and make it as rewarding an experience as it should be.**



Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.