



# Plan P

## Your cover explained

If you have to stay overnight in a public hospital, you will be charged €75 per night up to a maximum of €750 in any 12-month period. Your Plan P covers you for this hospital charge.

	Annual	Monthly
Adult	€92.75	€7.73
Child	€41.75	€3.48

Child rates apply to children under 18 years of age.

All prices quoted are net of tax relief at source and inclusive of a 10% group discount. Rates are effective from 1st March 2014.

### Vhi Healthcare's range of health insurance plans

Vhi Healthcare has a wide range of plans developed to suit the needs and pockets of our customers.

From our affordable **One Plans** to our integrated hospital and day-to-day **LifeStage Plans** and right through to our comprehensive **HealthPlus** hospital plans, Vhi Healthcare provides our members with cover for medically necessary treatment in both public and depending on cover held, private hospitals nationwide. We ensure that our members medical costs associated with hospital stays, including in-patient consultants fees are met and depending on Plan held, can provide great benefits for day-to-day medical expenses too.

When you join any of our Plans, you are covered immediately for accidents which occur after your date of joining. For illnesses which occur after you join, the following waiting periods apply before you are eligible for benefit:

Your age on joining	Waiting period
Under 55 years	26 weeks
55 to 64 years	52 weeks
65 or over	104 weeks
For maternity/pregnancy benefits	52 weeks

Illnesses you have before joining are subject to the following minimum periods:

Your age on joining	Minimum period
Under 55 years	5 years
55 to 59 years	7 years
60 or over	10 years

For more details on any of our healthcare plans, please phone us on **1850 211 558** or log onto **www.vhi.ie**

**Please note:** This leaflet is a guide only and does not form part of a contract. Full details of cover are included in the Rules of Membership and your Table of Benefits which you will receive on joining. Alternatively, you may request a copy of the Rules at any time.