## Table of Benefits - Vhi International Level 2

Applicable to new registrations or renewals on/or after 15th October, 2025.

This Table of Benefits must be read in conjunction with the Vhi International Health Insurance Rules - Terms and Conditions, where full details of the benefits including important information about waiting periods and other conditions and exclusions can be found. The plan type you have chosen is documented on Your Policy Details. If Your Policy Details specifies 'Level 2' then the following benefits apply. All benefits apply on a per Insured Person per Period of Insurance basis unless stated otherwise in Your Rules – Terms and Conditions.

	Benefit Provision	Benefit Limit
Α	Overall Maximum Benefit	
	This is the maximum amount of money we will pay to or on behalf of each insured person in each period of insurance.	€5,000,000
В	Medical and Hospital Benefits	
	Includes:  • Emergency Medical Treatment	Full cover
	Pre-hospitalisation consultations	
	Hospitalisation costs for in-patient or day-care admissions	
	Hospital accommodation	
	Intensive care	
	Inpatient Medical Treatment, Physicians costs and surgical appliances	
	Inpatient rehabilitation up to 13 weeks	
	Inpatient Treatment for a mental illness or psychological disorder	Up to 30 nights
	Inpatient Cash Benefit for treatment in a public/state hospital	€75 per night up to 30 nights
	Nursing at Home following inpatient Medical Treatment	€1,500
С	Outpatient Benefits A co-insurance of 20% applies per outpatient claim	
	Includes:	
	Consultation fees	€15,000
	Diagnostic tests	
	Radiology and Scans	
	Prescribed medicines and dressings	
	Prescribed vitamins and minerals	
	<ul> <li>Complementary treatments and medicines</li> <li>- Areas 1 &amp; 2 - €1,500</li> <li>- Area 3 - €3,000</li> </ul>	
	Ongoing treatment and general check ups for diagnosed conditions	
	The hire or purchase of appliances such as crutches and wheelchairs	
	A maximum of 8 out-patient mental health visits will be covered within the overall out-patient benefit. 20% co-insurance will apply.	

■ Denotes benefit changes to this plan.

## Level 2

Full cover
o 60 days
ment Full cover
/ Full cover
nospital by Full cover
medical Full cover
ned home
€7,500 per
netic policy year
Full cover
nity benefit. €380 per child
Full cover
ngenital €20,000
Full cover
Full cover
Relative to
brought to Full cover
ren.
s Full cover n to
Country

If the Insured Person requires Medical treatment not available in their Designated Overseas Country:	Full cover
reasonable transport costs for the Insured Person to travel to the nearest suitable hospital in a nearby country	
If the Insured Person requires Medical treatment not available in their Designated Overseas Country: Reasonable accommodation costs	Up to 3 nights
Travelling costs to Your Home Country for planned treatment: Reasonable transport costs to return Home for a Major Medical Intervention.	€320 per return trip
Compassionate Travel Costs if You must return to Your Home Country or Designated Overseas Country because a Close Relative has died or been hospitalised with a life-threatening condition.	Full cover
Repatriation of Mortal Remains / Local Cremation / Burial	
Repatriation of Mortal Remains	
<ul> <li>Transportation of the deceased to where the funeral is to take place</li> <li>Contribution towards a coffin;</li> </ul>	Full cover €255
Or Local Cremation	
<ul> <li>Cremation costs in the country where death occurred and transportation of the urn where Your Next of Kin chooses.</li> </ul>	€800
Reasonable transport costs of 2 persons to accompany the urn	
Or Burial	6000
<ul> <li>Local burial in the country where death occurred (other than the Home Country)</li> </ul>	€800
<ul> <li>Reasonable travelling costs for up to two persons who were with the deceased, to attend the funeral</li> </ul>	Full cover
Dental Benefits	
Includes:	
Emergency dental treatment	€800
Extraction of wisdom teeth	€750
Dental Benefits – Optional Add on - where you have selected and paid the additional premium	
Includes:	
Preventative dental treatment	Full cover
Routine dental treatment – 50% co-insurance applies	€300
Major restorative treatment – 50% co-insurance applies	€500
Wellness Benefits	
Optical:	
One annual vision/eye test	Full cover
Prescribed glasses/contact lenses – 50% co-insurance applies	€400
Audiology:	
Annual hearing test	Full cover
Contribution towards hearing aid	€350
	Overseas Country: reasonable transport costs for the Insured Person to travel to the nearest suitable hospital in a nearby country  If the Insured Person requires Medical treatment not available in their Designated Overseas Country: Reasonable accommodation costs  Travelling costs to Your Home Country for planned treatment: Reasonable transport costs to return Home for a Major Medical Intervention.  Compassionate Travel Costs if You must return to Your Home Country or Designated Overseas Country because a Close Relative has died or been hospitalised with a life-threatening condition.  Repatriation of Mortal Remains / Local Cremation / Burial  Repatriation of Mortal Remains / Local Cremation / Burial  Repatriation of Mortal Remains / Local Cremation / Burial  Repatriation of the deceased to where the funeral is to take place Contribution towards a coffin;  Or Local Cremation  Cremation costs in the country where death occurred and transportation of the urn where Your Next of Kin chooses.  Reasonable transport costs of 2 persons to accompany the urn  Or Burial  Local burial in the country where death occurred (other than the Home Country)  Reasonable travelling costs for up to two persons who were with the deceased, to attend the funeral  Dental Benefits  Includes:  Emergency dental treatment Extraction of wisdom teeth  Dental Benefits - Optional Add on - where you have selected and paid the additional premium  Includes:  Preventative dental treatment - 50% co-insurance applies  Major restorative treatment - 50% co-insurance applies  Wellness Benefits  Optical:  One annual vision/eye test Prescribed glasses/contact lenses - 50% co-insurance applies  Audiology:  Annual hearing test

## Level 2

	Child vaccinations (under the age of 10 years)	€150
N	Travel Benefits - excess per event €65	
	Cancellation or Early Return	
	Cancellation for insured reason	€10,000
	<ul> <li>Benefit limit if Insured Person over 80 years of age</li> <li>Claims for loss of deposit are subject to excess €15</li> </ul>	€5,000
0	Extended stay	
	Additional travel and accommodation costs after discharge from hospital:	
	For You on Your return journey	Full cover
	<ul> <li>For person/s accompanying You if it is medically necessary to be accompanied on Your return journey</li> </ul>	
_	For a person to travel to You and accompany You on the return journey	
Р	Missed departure	
	Travel tickets if you arrive too late to commence travel	€500
Q	Travel Delay	
	Includes:	
	After the first 12 hours	€40
	• Then for each subsequent full 12 hours (to maximum €200 in total)	€15
	Replacement ticket	€500
	Flight Delay Lounge Access – complementary access to an airport lounge if your flight is delayed. Your flight needs to be registered at least 2h before departure time on www.vhi.loungeaccess.ie.	Included
R	Personal luggage	
	For loss, damage or theft of your personal luggage	€1,500
	Maximum any one pair or set	€400
	Valuables owned by the insured person	€400
S	Luggage delay – no excess	
	Purchase of essential items after 12 hours delay	€150
Т	Money & passport – no excess	
	For loss, damage or theft of your personal money carried on your person or in a safety deposit box	€500
	Bank notes, currency notes and coins	€255
	<ul> <li>Bank notes, currency notes and coins belonging to an insured person under 16.</li> </ul>	€65
	Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport	€400
U	Legal Expenses	
	Legal costs to undertake a civil action Additional travel expenses	€25,000 €350

V	Personal Liability- no excess	€2,000,000
W	Personal Accident	
	In the event of your death or bodily injury	€40,000
	<ul> <li>Limitations apply in the case of death of insured persons under 16 or over 69 years of age.</li> </ul>	€3,000
	<ul> <li>Limitations apply in the case of permanent total disablement of insured persons over 69 years of age.</li> </ul>	€3,000
Х	Vhi Online Services - available through the Vhi App**	
	6 visits per renewal year:  • Vhi Online Doctor (available through the Vhi App)	Full Cover
	12 combined visits per renewal year: <b>∐</b>	
	<ul> <li>Vhi Online Physiotherapy (available through the Vhi App)</li> </ul>	Full Cover
	<ul> <li>Vhi Online Speech and Language Therapy (available through the Vhi App)</li> </ul>	Full Cover
	<ul> <li>Vhi Online Dietitian (available through the Vhi App)</li> <li>Please download the Vhi App for more information on these services.</li> </ul>	Full Cover
Υ	Support Services**	
	Vhi NurseLine	
	Available 24/7 Nurse advice line - no matter what time zone You are in you can talk to a nurse Telephone +353 46 907735	Included
	Medical Second Opinion	
	Access to global expert consultants for a second opinion on the treatment of Your diagnosed condition	Included
	Counselling and Wellbeing support	
	Includes:	
	<ul> <li>Structured telephonic counselling with a certified counsellor, per covered individual per period of insurance OR</li> </ul>	Up to
	<ul> <li>Structured video counselling with a certified counsellor, per covered individual, per period of insurance OR</li> </ul>	5
	Face to face counselling	sessions
	<ul> <li>Wellbeing information and consultation booking available through the Telus One Health App</li> </ul>	per issue

Note: Cover for hazardous sports and activities are covered as per the Vhi International Health Insurance Rules - Terms and Conditions.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare DAC is tied to Collinson Insurance Europe Limited for Vhi International Health Insurance which is underwritten by Collinson Insurance Europe Limited. Collinson Insurance Europe Limited and Collinson Insurance Solutions Europe Limited are authorised by the Malta Financial Services Authority in Malta and are regulated by the Central Bank of Ireland for conduct of business rules. \*\*Support Services are delivered by Vhi Health and Wellbeing, Mediguide and Telus respectively. The services are not insurance products regulated by the Central Bank of Ireland.

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