

Health Insurance

Insurance Product Information Document

Company: Vhi Insurance DAC is regulated by the Central Bank of Ireland (Reg. no. C13018)



Product: FirstCare Extra 150 Day-to-Day

This summary document is for guidance only and must be read in conjunction with your Table of Benefits, Terms and Conditions and the Directories of Approved Facilities.

What is this type of insurance?

This is a private medical insurance contract which provides the customer with cover for treatment in hospital as a private patient.



What is insured?

Maternity & Baby

- ✓ Full cover for 3 days in-patient hospital accommodation, when you're having your baby as a private patient.
- ✓ We cover agreed charges for your consultant, the anaesthetist's fee for your epidural, in-patient pathologist fees and a paediatric consultation.
- ✓ €4,000 home birth benefit.
- ✓ €250 towards consultants' visits before and after the birth¹.
- ✓ Yoga and Pilates classes during the pregnancy².
- ✓ Baby Swim classes².
- ✓ Baby Massage classes².
- ✓ 3D or 4D baby scan benefit².
- ✓ €60 Paediatrician benefit.
- ✓ New parents food pack for when you arrive home from hospital with your new arrival. The food pack contains 10 nutritional dinners.
- ✓ Parents First Aid course cash benefit of €50.
- ✓ Vaccinations for Chicken Pox and Meningitis B - €50 per inoculation (2 inoculations per lifetime).



What is not insured?

- ✗ Benefits which are not mentioned in your Table of Benefits.
- ✗ General exclusions listed in the Exclusions section of your Terms and Conditions are not covered on your policy.



Are there any restrictions on cover?

- ! If you are taking out health insurance for the first time, renewing on a higher level of cover or moving from another Irish health insurer, waiting periods may apply. Please read our Terms and Conditions to find out more about waiting periods.
- ! Your consultant & diagnostics expenses excess is €100⁴. These benefits are not subject to an annual maximum.
- ! Your day-to-day medical expenses excess is €1¹. The annual maximum for day-to-day medical expenses is €1,000.
- ! Maternity bundle limit, 75% of charges up to €400².
- ! Your medical and surgical appliances benefit is 50%, up to a value of €1,000² per year.
- ! Private hospital excess per claim – day care and side room €75³, in-patient admissions €150³.
- ! Other restrictions and limits on benefits are defined in your Table of Benefits.



What is insured continued...

For the Kids

- ✓ NurseLine 24/7 - talk to one of our nurses about your child's health or a medical condition at **1800 247 724**.
- ✓ Second Opinion for Kids service offers you a medical second opinion for your child. Phone **1800 247 724**.

Fertility

- ✓ You can avail of benefit towards the cost of specified fertility tests and treatments when carried out in a Vhi participating fertility treatment centre. This programme gives you a benefit towards an initial consultation, fertility tests, egg/sperm freezing and preimplantation genetic testing. Benefit is provided for frozen embryo transfer, IUI and IVF or ICSI treatments. You also get benefit towards fertility counselling and support services.

Telemedicine

- ✓ When your doctor is unavailable or you need to see a doctor straight away, the Vhi App offers you 6 online GP consultations.

Your Day-to-Day Medical Expenses¹

- ✓ GP - €20 per visit (6 visits)
- ✓ Dental Practitioner - €20 per visit (6 visits)
- ✓ Physiotherapist - €20 per visit (6 visits)

Consultant & Diagnostics⁴

- ✓ Consultant visits – €60 per visit (unlimited)
- ✓ X-ray & scans - €40
- ✓ Blood tests - €40

Our Cancer Care Promise

- ✓ Your plan includes access to new and innovative cancer treatments which may be life-saving and life extending.
- ✓ Cover for Radiotherapy and Chemotherapy in a range of hospitals not subject to any excess.
- ✓ Full cover for a mammogram in an approved mammogram centre.

Hospital Care

- ✓ Public hospitals – full cover.
- ✓ Private hospitals³.
 - o Full cover for day care, side room and shared room in most private hospitals (limited cover for certain treatments).
 - o Shared room rate for a private room in most private hospitals.
- ✓ Medical costs of in-patient diagnosis and tests are covered too.

Urgent Care

- ✓ As a Vhi customer you can avail of the following exclusive benefits:
 - o Full cover* for unlimited Urgent Care visits in a Vhi 360 Health Centre/Vhi Swiftcare Clinic *Subject to an excess of €75

Mental Health

- ✓ In-patient mental health treatment for up to 100 days.
- ✓ 91 days in-patient treatment for alcoholism, drug or other substance abuse in any five-year period.

Overseas Cover

- ✓ Cover up to €65,000 per calendar year for medical emergency treatment in a hospital.
- ✓ 24 hour emergency telephone service.



Where am I covered?

- ✓ You are covered in facilities listed in your Directory of Hospitals (and Treatment Centres) which are located on the island of Ireland. For a list of facilities covered go to **Vhi.ie/facilityfinder**



What are my obligations?

- You are required to make any payments within the required or agreed time and to provide any documents or information which we request.
- You are required to declare all material facts, to act honestly and within the terms of contract or agreement.



When and how do I pay?

You must pay your premium when it becomes due for the duration of your policy. The subscriber/policyholder is responsible for ensuring all payments are made. If you are paying by cheque or credit card, you are required to pay the entire premium due for the insured period within 14 days of receiving an invoice. If you wish to pay on a monthly basis, you must be signed up for direct debit and pay in line with your payment schedule. If you are paying by salary deduction your premium will be deducted by your employer from your salary. All premiums owed must be paid within the policy term.



When does the cover start and end?

Your policy will last for one year unless we agree to a shorter period. The policy start and end dates are shown on your policy document.



How do I cancel the contract?

You can cancel your policy within 14 days of receipt of your Membership Certificate. The 14 day period starts 2 days after the issue date of your Membership Certificate or in the event of a policy renewal, within 14 days of the renewal date.