

## Table of Benefits - Vhi International Level 1

Applicable to new registrations or renewals on/or after 24<sup>th</sup> March, 2026.

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 1' 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.

	<b>Benefit Provision</b>	<b>Benefit Limit</b>
<b>A</b>	<b>Overall Maximum Benefit</b>	
	This is the maximum amount of money we will pay to or on behalf of each insured person in each period of insurance.	€3,000,000
<b>B</b>	<b>Medical and Hospital Benefits</b>	
	Includes: <ul style="list-style-type: none"> <li>• Emergency Medical Treatment</li> <li>• Pre-hospitalisation consultations</li> <li>• Hospitalisation costs for in-patient or day-care admissions</li> <li>• Hospital accommodation</li> <li>• Intensive care</li> <li>• Inpatient Medical Treatment, Physicians costs and surgical appliances</li> <li>• Inpatient rehabilitation up to 13 weeks</li> </ul>	Full cover
	Inpatient Cash Benefit for treatment in a public/state hospital	€50 per night up to 30 nights
	Nursing at Home following inpatient Medical Treatment	€1,000
<b>C</b>	<b>Outpatient Benefits</b> <b>A co-insurance of 20% applies per outpatient claim</b>	
	Includes: <ul style="list-style-type: none"> <li>• Consultation fees</li> <li>• Diagnostic tests</li> <li>• Radiology and Scans</li> <li>• Prescribed medicines and dressings</li> <li>• Prescribed vitamins and minerals</li> <li>• Complementary treatments and medicines</li> <li>• Ongoing treatment and general checks ups for diagnosed medical conditions</li> <li>• The hire or purchase of appliances such as crutches and wheelchairs</li> </ul>	€1,000
	A maximum of 6 out-patient mental health visits will be covered within the overall out-patient benefit. 20% co-insurance will apply.	
	Minor Surgical Procedures requiring local anaesthesia undertaken in a GP/Specialist's consulting room	Full cover
<b>D</b>	<b>Emergency Medical Treatment outside Your Geographic Area up to 60 days</b>	

**H** Denotes benefit changes to this plan.

Level 1

	Emergency treatment in a hospital, emergency room or casualty department	Full cover
<b>E</b>	<b>Cancer Care</b>	
	All treatment costs including prescribed chemotherapy and radiotherapy	Full cover
<b>F</b>	<b>Ambulance and Emergency Evacuation</b>	
	Local ambulance services for transportation to the nearest appropriate hospital by the most appropriate means available	Full cover
	Transportation costs of the insured person in the case of an emergency medical transfer, evacuation, or repatriation	Full cover
<b>G</b>	<b>Maternity</b>	
	Normal pregnancy and childbirth costs	No cover
	Ectopic Pregnancy, abnormal cell growth in the womb i.e. Hydatidiform mole, miscarriage requiring surgical intervention and other conditions arising from pregnancy or childbirth but can also develop when not pregnant.	Full cover
<b>H</b>	<b>Congenital Conditions</b>	
	Includes: <ul style="list-style-type: none"> <li>• Treatment for the newborn within the first 2 months of birth</li> <li>• Treatment after the first 2 months of birth – lifetime limit for each congenital abnormality</li> </ul>	Full cover €20,000
<b>I</b>	<b>Additional Transportation and Accommodation</b>	
	Parental accommodation whilst a child under 18 is hospitalised	Full cover
	During or following an emergency medical transfer or evacuation: reasonable travelling costs of one adult to accompany the insured person	Full cover
	Overnight accommodation costs for the accompanying friend or Close Relative to stay with or near the insured person who has been evacuated - maximum 10 nights per event	€75 per night
	Following an emergency medical transfer: <ul style="list-style-type: none"> <li>• reasonable transport costs for any child/children under age 18 to be brought to a destination to be looked after OR</li> <li>• for an adult to travel to the child/children to look after the child/children.</li> </ul>	Full cover
	Following an emergency medical transfer outside of the Insured Persons Designated Overseas Country: reasonable transport costs for an accompanying adult and child/ children to accompany the Insured Person and to go to their Designated Overseas Country	Full cover
	If the Insured Person requires Medical treatment not available in their Designated Overseas Country: reasonable transport costs for the Insured Person to travel to the nearest suitable hospital in a nearby country	Full cover
	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

Level 1

	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
<b>J</b>	<b>Repatriation of Mortal Remains / Local Cremation / Burial</b>	
	Repatriation of Mortal Remains <ul style="list-style-type: none"> <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 style="list-style-type: none"> <li>• Cremation costs in the country where death occurred and transportation of the urn where Your Next of Kin chooses.</li> <li>• Reasonable transport costs of 2 persons to accompany the urn</li> </ul>	€800
	Or Burial <ul style="list-style-type: none"> <li>• Local burial in the country where death occurred (other than the Home Country)</li> <li>• Reasonable travelling costs for up to two persons who were with the deceased, to attend the funeral</li> </ul>	€800 Full cover
<b>K</b>	<b>Dental Benefits</b>	
	Emergency dental treatment	€800
<b>L</b>	<b>Dental Benefits – Optional Add on - where you have selected and paid the additional premium</b>	
	Includes: <ul style="list-style-type: none"> <li>• Extraction of wisdom teeth</li> <li>• Preventative dental treatment</li> <li>• Routine dental treatment – 50% co-insurance applies</li> <li>• Major restorative treatment – 50% co-insurance applies</li> </ul>	€750 Full cover €300 €500
<b>M</b>	<b>Travel Benefits - excess per event €65</b>	
	<b>Cancellation or Early Return</b>	
	Cancellation for insured reason <ul style="list-style-type: none"> <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>	€10,000 €5,000
<b>N</b>	<b>Extended stay</b>	
	Additional travel and accommodation costs after discharge from hospital: <ul style="list-style-type: none"> <li>• For You on Your return journey</li> <li>• For person/s accompanying You if it is medically necessary to be accompanied on Your return journey</li> <li>• For a person to travel to You and accompany You on the return journey</li> </ul>	Full Cover
<b>O</b>	<b>Missed departure</b>	
	Travel tickets if you arrive too late to commence travel	€500
<b>P</b>	<b>Travel Delay</b>	

Level 1

	Includes: <ul style="list-style-type: none"> <li>• After the first 12 hours</li> <li>• Then for each subsequent full 12 hours (to maximum €200 in total)</li> <li>• Replacement ticket</li> </ul>	€40 €15 €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 <a href="http://www.vhi.loungeaccess.ie">www.vhi.loungeaccess.ie</a> .	Included
Q	<b>Personal luggage</b>	
	For loss, damage or theft of your personal luggage <ul style="list-style-type: none"> <li>• Maximum any one pair or set</li> <li>• Valuables owned by the insured person</li> </ul>	€1,500 €400 €400
R	<b>Luggage delay – no excess</b>	
	Purchase of essential items after 12 hours delay	€150
S	<b>Money &amp; passport – no excess</b>	
	For loss, damage or theft of your personal money carried on your person or in a safety deposit box <ul style="list-style-type: none"> <li>• Bank notes, currency notes and coins</li> <li>• Bank notes, currency notes and coins belonging to an insured person under 16.</li> <li>• Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport</li> </ul>	€500 €255 €65 €400
T	<b>Legal Expenses</b>	
	Legal costs to undertake a civil action Additional travel expenses	€25,000 €350
U	<b>Personal Liability- no excess</b>	€2,000,000
V	<b>Personal Accident</b>	
	In the event of your death or bodily injury <ul style="list-style-type: none"> <li>• Limitations apply in the case of death of insured persons under 16 or over 69 years of age.</li> <li>• Limitations apply in the case of permanent total disablement of insured persons over 69 years of age.</li> </ul>	€40,000 €3,000 €3,000
W	<b>Vhi Online Services - available through the Vhi App**</b>	
	6 visits per renewal year: <ul style="list-style-type: none"> <li>• Vhi Online Doctor (available through the Vhi App)</li> </ul>	Full Cover
	12 combined visits per renewal year: <b>H</b> <ul style="list-style-type: none"> <li>• Vhi Online Physiotherapy (available through the Vhi App)</li> <li>• Vhi Online Speech and Language Therapy (available through the Vhi App)</li> <li>• Vhi Online Dietitian (available through the Vhi App)</li> </ul> Please download the Vhi App for more information on these services.	Full Cover Full Cover Full Cover
X	<b>Support Services**</b>	
	<b>Vhi NurseLine</b>	

Level 1

	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
	<b>Medical Second Opinion</b>	
	Access to global expert consultants for a second opinion on the treatment of Your diagnosed condition	Included
	<b>Counselling and Wellbeing support</b>	
	Includes: <ul style="list-style-type: none"> <li>● Structured telephonic counselling with a certified counsellor, per covered individual per period of insurance OR</li> <li>● Structured video counselling with a certified counsellor, per covered individual, per period of insurance OR</li> <li>● Face to face counselling</li> <li>● Wellbeing information and consultation booking available through the Telus One Health App</li> </ul>	Up to  5  sessions 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 consumer protection 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.