



Table of Benefits – HealthSteps Gold

Applicable to new registrations or renewals on/or after 1st March, 2026.

This Table of Benefits must be read in conjunction with your HealthSteps Plan Rules – Terms and Conditions, including the Directory of approved Out-patient Centres.

	Benefit Provision	Benefit Limit
	Section 1 - Day-to-day medical expenses	
A	General practitioner visits	
	Up to 7 visits per member per renewal year	Up to €35 per visit
B	Consultant consultations	
	Up to 7 visits per member per renewal year	Up to €75 per visit
C	Pathology - consultants' fees	
	Per referral	Up to €75
D	Radiology – consultants' fees for professional services	
	Per procedure	Up to €75
E	Pathology/Radiology (excluding MRI, PET & PETCT scans) in an approved centre.	
	75% of agreed charges in an approved out-patient centre	Up to €750 per member per renewal year
F	Specified Diagnostic Tests	
	75% cover per test	Up to €750 per member per renewal year
G	Pre- and post-natal care (a no-payment period of 52 weeks applies to this benefit)	
	In the year of the birth	Up to €350
H	Dental practitioner visits	
	Up to 7 visits per member per renewal year	Up to €35 per visit
I	Physiotherapist/Physical Therapist visits 	
	Up to 7 visits per member per renewal year	Up to €35 per visit
J	Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists visits	

 Denotes benefit changes to this plan.

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	Up to 7 combined visits per member per renewal year	Up to €35 per visit
K	Acupuncturists, Chiropractors, Osteopaths, Massage therapists, Reflexologists visits	
	Up to 7 combined visits per member per renewal year	Up to €35 per visit
L	Optical – eye tests and glasses/contact lenses	
	Up to 75% of charges in each 24 month period	Up to €100 per member
M	Hearing test	
	In each 24 month period	Up to €35 per member
N	Screening	
	Health screening; up to 75% of charges in each 24 month period	Up to €200 per member
O	Psychologist / Counsellor / Psychotherapist	
	7 combined visits	Up to €35 per visit
P	GP procedures	
	As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	As per the amount listed in the schedule
	Annual excess - per member, per renewal year	€1
	Annual maximum - per member, per renewal year	€6,000

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.

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