

Health Insurance Insurance Product Information Document



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

Product: HealthPlus Excess

This summary document is for guidance only and must be read in conjunction with your Table of Benefits, Terms and Conditions and the Directory of Approved Medical 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?

Hospital Care

- ✓ Public hospitals – full cover.
- ✓ Private hospitals⁴:
 - Full cover for day care, side room and shared room in private 1, 2 & 3 hospitals
- ✓ Private hospitals⁵
 - Full cover for day care, side room and shared room in private 4 hospitals.
- ✓ Aftercare – you have a daily allowance of €51 towards convalescent care for up to 14 nights.
- ✓ Medical costs of in-patient diagnosis and tests are covered too.

Our Cancer Care Promise

- ✓ Unique genetic testing cover which helps determine if you are at risk of developing breast, ovarian or colorectal cancer and to ensure any treatment is right for you.
- ✓ 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.
- ✓ Benefit for medical and surgical appliances² such as wigs for hair loss, post-mastectomy bra, swimsuit and surgical prosthesis following a mastectomy.
- ✓ Full cover for a cancer check in a Vhi Medical Centre.
- ✓ Full cover for a mammogram in an approved mammogram centre.



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 out-patient medical expenses excess is €1¹. The excess means that where your eligible benefits exceed the value of €1, we will pay remaining eligible benefits up to a value of €2,000.
- ! Your consultant & diagnostics expenses excess is €100³. These benefits are not subject to an annual maximum.
- ! Your medical and surgical appliances benefit is up to a value of €5,000² per year
- ! Private hospital excesses⁴
 - Day case & side room €25 per claim
 - Semi-private accommodation €50 per claim
 - Private accommodation €50 per night
- ! Private hospital excess⁵
 - Day case & side room €25 per claim
 - Semi-private & private accommodation €50 per claim & €200 per night (private 4 hospitals)
- ! Other restrictions and limits on benefits are defined in your Table of Benefits.



What is insured continued...

Vhi Hospital@Home

- ✓ Full cover for treatments carried out in the comfort of your own home.

Vhi Joint Care Programme

- ✓ Full cover for a Physiotherapist from The Physio Company to carry out an initial joint care screening, to assess your joint mobility.
- ✓ Depending on your screening results, you may be given exercises to enhance your mobility or referred for physiotherapy sessions. Where recommended Vhi provides full cover for up to 3 visits for joint care physiotherapy with The Physio Company.

For more details and to make an appointment phone 'The Physio Company' on **01 518 0011**.

Cardiac Care

- ✓ Your plan provides you with good cover for a wide range of specialised cardiac procedures.
- ✓ Full cover for a heart check in a Vhi Medical Centre.
- ✓ Cover for our "Cardiac Care Programme":
- ✓ Prevention: €200 towards a Cardiac Care Programme with Medfit, Blackrock Co. Dublin. This personalised exercise and behavioural programme is aimed at reducing the risk of a heart event.
- ✓ Urgent assessment: €200 Urgent Cardiac Care benefit in the Mater Private Hospital for customers who experience chest pains, shortness of breath or other signs of a cardiac problem.
- ✓ Rehab: €200 towards a Cardiac Rehabilitation Programme with Medfit, Blackrock Co. Dublin. This personalised exercise and behavioural programme is aimed at helping you recover from a cardiac event e.g. heart surgery, stenting or heart attack.

Urgent Care

- ✓ As a Vhi customer you can avail of the following exclusive benefits:
- ✓ Full cover* for unlimited Urgent Care visits in a Vhi 360 Health Centre/Vhi Swiftcare Clinic *Subject to an excess of €50

Your Day-to-Day Medical Expenses¹

- ✓ GP - €30 per visit (12 visits).
- ✓ Physiotherapist - €30 per visit (12 visits).
- ✓ Dental Practitioner - €30 per visit (12 visits)
- ✓ Practice nurse visit - €20 per visit (unlimited).

Consultant & Diagnostics³

- ✓ Consultants - €70 per visit (unlimited)
- ✓ X-ray & scans - €40
- ✓ Blood tests - €40

Overseas Cover

- ✓ Cover up to €100,000 per calendar year for medical emergency treatment in a hospital.
- ✓ Treatment that is not available in Ireland is covered up to €100,000 per calendar year, as long as it's approved in advance.
- ✓ 24 hour emergency telephone service.

Mental Health

- ✓ In-patient mental health treatment for up to 100 days.
- ✓ Mental health therapy sessions - €75 per visit (12 visits).
- ✓ 91 days in-patient treatment for alcoholism, drug or other substance abuse in any five-year period.

Wellness & Prevention

- ✓ Your plan includes full cover* every 24 months for HealthCheck Enhanced screening programme in a Vhi Medical Centre *Subject to an excess of €50
- ✓ Full cover for a dexta scan in an approved dexta scan centre

Telemedicine

- ✓ When your doctor is unavailable or you need to see a doctor straight away, the Vhi App offers you 12 online GP consultations.



Where am I covered?

- ✓ You are covered in facilities listed in your Directory of Approved Medical Facilities 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.