

Table of Benefits – AdvancedCare 50 Day to Day

Applicable to new registrations or renewals on/or after 1st December, 2021.

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges & Additional care benefits (read in conjunction with Your Hospital List)	
A	Public Hospitals	Full cover
B	Private hospitals and treatment centres included in your plan (excluding Mater Private Hospital Dublin and Blackrock Clinic Dublin) <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> - Day care & side room - €25 per claim - In-patient admission - <ul style="list-style-type: none"> • Semi-private accommodation - €50 per claim • Private accommodation - €50 per night 	Full cover
	Mater Private Hospital Dublin and Blackrock Clinic Dublin <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments). <ul style="list-style-type: none"> - Day care & side room - €25 per claim - In-patient admission - €50 per claim and €100 per night 	Full cover
C	Additional-care benefits <ul style="list-style-type: none"> • Vhi Hospital@Home • Convalescence first 14 nights towards the cost of semi-private or private room accommodation • Return home benefit 	Full cover €50 per night €100 per claim
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 – Mental Health cover (read in conjunction with Section 1)	
A	In-patient psychiatric treatment (including treatments for depression, stress/anxiety, psychosis, bi-polar, schizophrenia, gambling rehabilitation and dedicated adolescent services)	100 days

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B	Day care psychiatric treatment for approved day care programmes (including programmes for anxiety, compassion therapy, young adult, mindfulness and pathways to wellness)	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy – 12 visits in an approved out-patient mental health centre	€75 per visit
E	24/7 Mental Health Support – telephone or face-to-face counselling 6 calls/visits per issue, per calendar year. Call 1800 995 957 to access the service.	Full cover
F	Benefit towards annual subscription for Meditation Apps – (details available at Vhi.ie/emotional-wellbeing)	€30 per renewal
G	Psychologist visits	Refer Section 11
Section 4 – Fertility, Pregnancy Care & Family Benefits		
A	Vhi Fertility Support Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> • Initial consultation • Fertility tests • Egg freezing • Sperm freezing • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Preimplantation Genetic Testing (PGT) • Frozen Embryo Transfer – up to 2 treatments per lifetime • Fertility counselling – 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits 	<p>€150</p> <p>€150</p> <p>€1,000 per lifetime</p> <p>€250 per lifetime</p> <p>50% up to €2,000 per treatment</p> <p>50% up to €2,000 per treatment</p> <p>€1,000 per lifetime</p> <p>50% up to €750 per treatment</p> <p>€50 per session</p> <p>Refer Section 10</p>
B	<p>Maternity hospital charges</p> <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,000</p>
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges

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D	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	<p>€1,200 €600</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
F	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> • Foetal screening (per renewal year) • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course • Pre- and post-natal care (combined visits) 	<p>€100 €70 €60 per inoculation €60 per session Full cover €60 €500 No excess applies to this section</p>
G	<p>Family Benefits</p> <ul style="list-style-type: none"> • Child home nursing - 28 days per calendar year • Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital 	<p>€100 per day €100 per day</p>
Section 5 - Cancer care and other benefits		
A	<p>Cancer care hospital charges (no excess applies to certain cancer treatments)</p>	<p>Refer Section 1</p>
B	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> • Initial visit for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * • Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners.</p>	<p>€125 Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
C	<p>Additional cancer support benefits</p>	

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	<ul style="list-style-type: none"> Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details) Cancer Care Support - Accommodation, travel & parking costs Manual lymph drainage - 10 visits Psycho oncology counselling - 10 visits Medical Tattooing (Eyebrow & Areola) for cancer patients Onco type DX profiling Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment - subject to the benefit maximum for medical and surgical appliances set out below 	<p>Full cover</p> <p>Up to €100 per treatment to a maximum of €1,500 per calendar year</p> <p>€50 per visit</p> <p>€50 per visit</p> <p>Up to €100 per year</p> <p>Full cover</p> <p>Full cover</p>
D	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	75% per year – Max €5,000
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	
A	MRI scans <ul style="list-style-type: none"> Centres with direct pay arrangements (Vhi pay directly) Pay & claim back centres (subject to an excess of €125 per scan) 	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> Non-oncology direct pay centres (Vhi pay directly) Oncology direct pay centres (Vhi pay directly) 	Full cover Full cover
D	Dexa screening scans, in an approved dexa scan centre (covered in accordance with our rules, contact us for details)	Full cover
	Section 9 – Consultant & diagnostics benefits	
A	Consultant visits	€70
B	X-rays & Scans <ul style="list-style-type: none"> X-rays & Scans - in an approved centre 	€40

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	<ul style="list-style-type: none"> X-rays & Scans - reporting and interpreting results (consultant fee) 	€70
C	<p>Blood Tests</p> <ul style="list-style-type: none"> Blood Tests - in an approved centre Blood Tests - reporting and interpreting results (consultant fee) 	<p>€40</p> <p>€70</p>
	The annual excess payable by the member – per member, per year is €100	
	The annual maximum for section 9 and section 10 combined - per member, per year is €2,000	
	Section 10 – Day-to-day benefits	
A	General practitioner – 12 visits	€30
B	Dental practitioner – 12 visits	€30
C	Physiotherapist – 12 visits	€30
D	Practice nurse visit – 12 visits	€30
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€30
F	Travel vaccinations – up to 3 vaccines	€40 per vaccine
G	<p>Optical</p> <ul style="list-style-type: none"> Eye test Glasses/contact lenses 	<p>€30 in each 24 month period</p> <p>€80 in each 24 month period</p>
H	Hearing test in each 2 year period	€40
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum for section 9 and section 10 combined - per member, per year is €2,000	
	Section 11 – Additional out-patient benefits	
A	Accident & emergency cover – 3 visits	€75
B	Psychologist – 10 visits	€40
C	STI Screening	Up to €50 per year
D	<p>Cardiac care programme</p> <ul style="list-style-type: none"> Medfit cardiac care programme – in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	<p>€200</p> <p>€200 per year</p> <p>€200 per year</p>
E	Joint care programme	

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	<ul style="list-style-type: none"> Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make booking, contact The Physio Company at (01) 5180011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening – up to 3 visits 	Full cover Full cover
	These benefits are not subject to the annual excess or annual maximum	
	Section 12 – Vhi Clinical Services	
A	Vhi SwiftCare benefit – unlimited visits (minor injury clinic), subject to an excess of €50	Full cover
B	<p>Vhi SwiftCare appointment services</p> <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits (this service is available in selected clinics, contact us for details) 	75% €30 €30
C	<p>Vhi Paediatric Clinic, subject to an excess of €50</p> <ul style="list-style-type: none"> Initial consultant consultation Follow up paediatric treatment and services after this consultation 	Full cover Full cover
D	<p>Health screening – covered for one of the following screening programmes in each 24 month period</p> <ul style="list-style-type: none"> HeartCheck or CancerCheck or Screen Essential in a Vhi Medical Centre 	Full cover
E	Vhi HealthCheck@Home – in each 24 month period, covered in accordance with our rules (contact us for details), subject to an excess of €50	Full cover
F	Vhi Online Doctor – 12 visits (available through the Vhi App)	Full cover
	Additional notes	
A	If you are admitted for a Fixed Price Procedure (FPP), under Section 1B this plan provides full cover for all accommodation types including private accommodation subject to the applicable excess.	
B	You have the option to change your cover at your renewal date and in certain additional circumstances (as determined by us) during your contract year. This is subject to Terms and Conditions and waiting periods may apply. Further information is available on our website at www.vhi.ie/midterm-planchanges.pdf or you can contact us if you would like to discuss this option.	

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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