

## Table of Benefits – Company Plan Extra Level 2 (Excess)

Applicable to new registrations or renewals on/or after 1<sup>st</sup> January, 2013.

This Table of Benefits must be read in conjunction with our Hospital Plan Rules – Terms and Conditions, including the Directory of Hospitals (and Treatment Centres) and the Directory of approved MRI Centres. Directories and schedules change from time to time and the most up-to-date versions apply to your contract. These are available at [www.vhi.ie](http://www.vhi.ie) or call us.

	Benefit Provision	Benefit
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation *(subject to a daily hospital excess of €50 per night)</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excess (per claim - except maternity, certain cancer treatments &amp; private accommodation which is subject to a daily hospital excess*)</li> </ul>	Full cover *Full cover Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>Day care &amp; side room</li> <li>Semi-private accommodation</li> <li>Private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 50% 40% Full cover €125
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>Cardiac FPPs Level 1</li> <li>Non-cardiac FPPs Level 1</li> <li>Cardiac FPPs Level 2</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation *(subject to a daily hospital excess of €50 per night)</li> <li>Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*)</li> </ul>	80% *80% €125
	Private 4 hospitals	

**H** Denotes benefit changes to this plan. If you have changed your plan since your last renewal, benefit differences with your old plan are not highlighted.

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	<ul style="list-style-type: none"> <li>Day care &amp; side room</li> <li>Semi-private accommodation</li> <li>Private accommodation</li> <li>Hospital excess (per claim)</li> </ul>	80% 50% 40% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>Private 3 &amp; 4 hospitals</li> <li>Hospital excess (per claim)</li> </ul>	80% €125
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> <li>Mental health assessment in every 2 year period</li> <li>Mental health therapy, 12 visits</li> </ul>	€100 per member €30 per visit
	<b>Section 4 - Maternity</b>	
A	Normal confinement <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> <li>Private hospital benefit (up to 3 days)</li> </ul> Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover €3,500 Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	€1,300 €650
	<b>Section 5</b>	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Homecare	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim

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	<b>Section 6 - Transport costs</b>	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	<b>Section 7 - Cover outside Ireland</b>	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>• Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>• Treatment not available in Ireland</li> </ul>	€100,000 €100,000
	<b>Section 8</b>	
A	In-patient MRI scans (refer to the Directory of approved MRI Centres)	Full cover
B	Out-patient MRI scans <ul style="list-style-type: none"> <li>• Category 1 - approved MRI centres</li> <li>• Category 2 - approved MRI centres, agreed MRI charges &amp; consultant Radiologists fees (subject to an excess of €125 per scan)</li> </ul>	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	General practitioner - 12 visits	€40
B	Consultant consultation - 12 visits	€100
C	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre	€1,000 per year
F	Pre- and post-natal care (combined visits in the year of the birth)	€500
G	Dental practitioner - 12 visits	€40
H	Physiotherapist - 12 visits	€40
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
K	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
M	Hearing test in each 2 year period	€50
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> <li>• Lifestage screening programme in a Vhi Healthcare Medical Centre</li> <li>• Dexa scans in an approved dexa scan centre</li> <li>• Mammograms in an approved mammogram centre</li> </ul>	€200 per screen 75% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Vhi SwiftCare benefit* - 5 visits	€75

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Q	Child counselling - 8 visits	€30
R	Paediatrician benefit - 1 visit in the year of the birth	€100
S	Baby massage classes, in the year of the birth	€100 per child
T	Foetal screening, in the year of the birth	€200 per pregnancy
U	Antenatal course, in the year of the birth	€75
V	Breastfeeding consultations, 2 visits in the year of the birth	€30
W	Travel vaccinations	€100
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	<b>Section 10</b>	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	<b>Section 11 - Workplace benefits</b>	
A	Employee Assistance Programme	Full cover
	<ul style="list-style-type: none"> <li>• Telephone counselling, 6 sessions per issue</li> <li>• Face-to-face counselling, 6 visits per issue</li> </ul>	Full cover