

## Table of Benefits – Company Plan Starter

Applicable to new registrations or renewals on/or after 1<sup>st</sup> December, 2018.

This Table of Benefits must be read in conjunction with your Company 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.


	<b>Benefit Provision</b>	<b>Benefit</b>
	<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 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	0% 0%
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>• Day care &amp; in-patient cardiac FPPs Level 1</li> <li>• Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>• In-patient cardiac FPPs Level 2</li> </ul>	0% 0% 0%
	<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	100 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
	<b>Section 4 - Maternity &amp; Baby</b>	
A	Normal confinement <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1

**■** Denotes benefit changes to this plan since the last renewal date. If you have moved to or purchased this plan for the first time, benefit differences with your old plan, if applicable, are not highlighted.

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B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	<b>Maternity &amp; Baby Bundle</b> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Ante natal course</li> </ul>	75% cover up to a combined limit of €400 and no excess
<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 Hospital@Home	Full cover
E	Vhi VisionCare <ul style="list-style-type: none"> <li>• Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>• Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral</li> </ul>	Full cover Full cover
<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	€65,000
<b>Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)</b>		
A	MRI scans <ul style="list-style-type: none"> <li>• Centres with direct pay arrangements (Vhi pay directly)</li> <li>• Pay &amp; claim back centres (subject to an excess of €125 per scan)</li> </ul> *Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
B	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> <li>• Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic, Hermitage Medical Clinic</li> <li>• St James's Hospital, PET-CT Centre and Cork University Hospital</li> </ul>	66% 100%
C	<b>CT scans</b> <ul style="list-style-type: none"> <li>• Non-oncology direct pay centres (Vhi pay directly)</li> <li>• Oncology direct pay centres (Vhi pay directly)</li> </ul>	Full cover 66% or 100%*

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	*Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.	
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	General practitioner - 4 visits	€25
B	Consultant consultation - 4 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 4 visits	€25
H	Physiotherapist - 4 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 4 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 4 combined visits	€25
K	Clinical Psychologist – 4 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
M	Hearing test in each 2 year period	€25
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 Medical Centre</li> </ul>	€75 per screen
O	Accident & emergency cover - 2 visits	€75
P	Vhi SwiftCare exclusive benefit to Vhi Customers* <ul style="list-style-type: none"> <li>• Initial consultation (charge is €125 – you pay €50)</li> <li>• Follow-up treatment package after this consultation for x-rays, tests &amp; medical aids (maximum you will pay is €150 for this follow-up treatment)</li> </ul>	€75 50% of total costs
Q	Child counselling - 4 visits	€25
R	STI screening 	Up to €100
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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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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