

## Table of Benefits – CompanyPlan Starter

Applicable to new registrations or renewals on/or after 1<sup>st</sup> October, 2020.

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> <b>H</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 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</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>Hospital excess per claim - day care &amp; side room</li> <li>Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	Full cover Semi-private rate Full cover  €250 €500
	Private 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 &amp; private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>Hospital excess per claim - day care &amp; side room</li> <li>Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul> Private 4 hospitals	75% 75%  €250 €500 0%
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals <ul style="list-style-type: none"> <li>Day care &amp; in-patient cardiac &amp; non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>In-patient cardiac FPPs Level 2</li> <li>Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>Hospital excess per claim - day care &amp; side room</li> <li>Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul> Private 4 hospitals	75% 0%  €250 €500 0%

**H** 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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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, semi-private &amp; private accommodation</li> <li>• Hospital excesses <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul> Private 4 hospitals	75%  €250 €500 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</b>		
A	Normal confinement <b>H</b> <ul style="list-style-type: none"> <li>• Public hospital benefit</li> </ul> Caesarean delivery (as per hospital benefits listed)	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
<b>Section 5</b>		
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation <b>H</b>	€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) <b>H</b>	€1,000 per member year
D	Vhi Hospital@Home	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>		

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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)H</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>	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <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 Full cover
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H</b>	
A	General practitioner - 3 visits	€20
B	Consultant consultation	€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	€850 per year
F	Dental practitioner - 3 visits	€20
G	Physiotherapist - 3 visits	€20
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 3 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 3 combined visits	€20
J	Clinical Psychologist – 4 visits	€25
K	Optical <ul style="list-style-type: none"> <li>Eye test</li> <li>Glasses/contact lenses</li> </ul>	€30 in each 24 month period 75% of charges up to €50 in each 24 month period
L	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> <li>Lifestyle screening programme in a Vhi Medical Centre</li> </ul>	€110 per screen
M	Accident & emergency cover - 2 visits	€75
N	Vhi SwiftCare minor injury clinic*	

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	<ul style="list-style-type: none"> <li>Initial consultation (unlimited visits) (subject to an excess of €50 per visit)</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>	100% 50% of total costs
O	Child counselling - 4 visits	€25
P	STI screening	Up to €50
	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	
	<b>Additional notes</b>	
	This plan does not provide cover for all hospitals, for details of the hospitals covered please log onto Vhi.ie or phone us on (056) 444 4444	

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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