

## Table of Benefits – EnhancedCare Complete 150

Applicable to new registrations or renewals on/or after 1<sup>st</sup> October, 2023.

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the Directory of Approved Medical 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 &amp; Additional care benefits</b>	
A	Public Hospitals	Full cover
B	Private hospitals and treatment centres <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation (including Radiotherapy &amp; Chemotherapy)</li> <li>• Specified Orthopaedic &amp; Ophthalmic procedures (such as hip, knee &amp; shoulder joint replacements and cataract surgery, contact us for details of these)</li> <li>• The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)               <ul style="list-style-type: none"> <li>- Day care &amp; side room - €75 per claim</li> <li>- In-patient admission -                   <ul style="list-style-type: none"> <li>• Semi-private accommodation - €150 per claim</li> <li>• Private accommodation - €100 per night</li> </ul> </li> </ul> </li> </ul>	Full cover  80%
C	High-Tech Hospitals <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation (including Radiotherapy &amp; Chemotherapy)</li> <li>• Specified Orthopaedic &amp; Ophthalmic procedures (such as hip, knee &amp; shoulder joint replacements and cataract surgery, contact us for details of these)</li> <li>• The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)               <ul style="list-style-type: none"> <li>- Day care &amp; side room - €75 per claim</li> <li>- In-patient admission - €150 per claim and €200 per night</li> </ul> </li> </ul>	Full cover  80%
D	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres) <ul style="list-style-type: none"> <li>• Level 1 approved day hospitals &amp; centres</li> <li>• Specified orthopaedic &amp; ophthalmic procedures (contact us for details of these)</li> <li>• Level 2 approved day hospitals &amp; centres - €75 excess per claim</li> <li>• Specified orthopaedic &amp; ophthalmic procedures (contact us for details of these) - €75 excess per claim</li> </ul>	Full cover 80%  Full cover 80%
E	Additional-care benefits <ul style="list-style-type: none"> <li>• Vhi Hospital@Home</li> <li>• Convalescence first 14 nights towards the cost of semi-private or private room accommodation</li> <li>• Return home benefit</li> </ul>	Full cover €40 per night  €100 per claim

	<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 - Mental Health cover (read in conjunction with Section 1)</b>	
A	Benefit towards annual subscription for Meditation Apps – (details available at <a href="http://Vhi.ie/emotional-wellbeing">Vhi.ie/emotional-wellbeing</a> )	€30 per year
B	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 10
C	Out-patient mental health treatment <ul style="list-style-type: none"> <li>Mental health assessment in every 24 month period in an approved out-patient mental health centre</li> <li>Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre</li> </ul>	€100 €75 per visit
D	Day care psychiatric treatment for approved day care programmes	Contact us for further details
E	In-patient psychiatric treatment	100 days
F	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	<b>Section 4 – Fertility, Pregnancy Care &amp; Family Benefits</b>	
A	Vhi Fertility Support Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre. Benefits listed are once per lifetime unless otherwise specified. <ul style="list-style-type: none"> <li>Initial consultation</li> <li>Fertility tests</li> <li>Egg freezing</li> <li>Sperm freezing</li> <li>IUI - up to 2 treatments per lifetime</li> <li>IVF or ICSI - up to 2 treatments per lifetime</li> <li>Preimplantation Genetic Testing (PGT)</li> <li>Frozen Embryo Transfer – up to 2 treatments per lifetime</li> <li>Fertility counselling – 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> </ul>	€150 €150 €1,000 €250 50% up to €2,000 per treatment 50% up to €2,000 per treatment €1,000 50% up to €750 per treatment €50 per session

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	<ul style="list-style-type: none"> <li>Fertility support services - Acupuncturists &amp; Dietitians visits</li> </ul>	Refer Section 10
B	<p>Maternity hospital charges</p> <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> </ul> <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
D	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	<p>€1,200</p> <p>€600</p>
E	<p>Maternity &amp; Baby Bundle</p> <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>	<p>75% cover up to a combined limit of €500 and no excess</p>
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>Foetal screening (per renewal year)</li> <li>Paediatrician benefit</li> <li>Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>New parents food pack</li> <li>Paediatric first aid course</li> <li>Pre- and post-natal care (combined visits)</li> </ul>	<p>€100</p> <p>€70</p> <p>€60 per inoculation</p> <p>Full cover</p> <p>€60</p> <p>€400</p> <p>No excess applies to this section</p>
G	<p>Family Benefits</p> <ul style="list-style-type: none"> <li>Child home nursing - 28 days per calendar year</li> <li>Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital</li> </ul>	<p>€100 per day</p> <p>€100 per day</p>
<b>Section 5 - Cancer care and other benefits</b>		
A	Cancer care hospital charges (no excess applies to certain cancer treatments)	Refer Section 1
B	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>Initial visit for genetic testing for cancer *</li> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> </ul>	<p>€125</p> <p>Full cover</p>

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	<ul style="list-style-type: none"> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <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>	Covered up to the levels for hospital treatment listed in Section 1
C	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>Mammogram in an approved mammogram centre</li> <li>Cancer Care Support - Accommodation, travel &amp; parking costs</li> <li>Manual lymph drainage - 10 visits</li> <li>Medical Tattooing (Eyebrow &amp; Areola) for cancer patients</li> <li>Onco type DX profiling</li> <li>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</li> </ul>	<p>Full cover (one per renewal year) Up to €100 per treatment to a maximum of €1,500 per calendar year €50 per visit Up to €60 per year Full cover Full cover</p>
D	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	75% per year – Max €3,500
<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 per calendar year
B	<p>Elective treatment abroad including gender affirmation surgery (subject to prior approval)</p> <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>	<p>€100,000 per calendar year €100,000 per calendar year</p>
<b>Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)</b>		
A	<p>MRI scans</p> <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>	<p>Full cover Covered</p>
B	PET-CT scans (covered in accordance with our rules)	Full cover

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C	<p>CT scans</p> <ul style="list-style-type: none"> <li>• Oncology direct pay centres (Vhi pay directly)</li> <li>• Cardiac direct pay centres (Vhi pay directly)</li> <li>• CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly)</li> </ul> <p>For CT scans not covered under this section - please refer to section 9</p>	<p>Full cover No cover Full cover</p>
D	Dexa scans in an approved direct pay dexa scan centre	50% cover (one per renewal year)
<b>Section 9 – Consultant &amp; diagnostics benefits</b>		
A	Consultant visits	€70
B	<p>X-rays &amp; Scans</p> <ul style="list-style-type: none"> <li>• X-rays &amp; Scans - in an approved centre</li> <li>• X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	<p>€40 €70</p>
C	<p>Blood Tests</p> <ul style="list-style-type: none"> <li>• Blood Tests - in an approved centre</li> <li>• Blood Tests - reporting and interpreting results (consultant fee)</li> </ul>	<p>€40 €70</p>
The annual excess payable by the member – per member, per year is €100		
These benefits are not subject to an annual maximum		
<b>Section 10 – Additional out-patient benefits</b>		
A	Acupuncturists and Dietitians – 12 combined visits	€25
B	Accident & emergency cover – 1 visit	€75
C	STI Screening	Up to €50 per year
D	<p>Cardiac care programme</p> <ul style="list-style-type: none"> <li>• Medfit cardiac care programme – in each 24 month period</li> <li>• Urgent cardiac care benefit</li> <li>• Medfit cardiac rehabilitation programme</li> </ul>	<p>€150 €150 per year €150 per year</p>
E	Psychologist / Counsellor / Psychotherapist - 12 combined visits	€35
<b>Section 11 – Vhi Digital Health Services (available through the Vhi App)</b>		
A	Vhi Online Doctor – 12 visits	Full cover
B	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian – 12 combined visits	Full cover
<b>Section 12 – Vhi Clinical Services (including Vhi SwiftCare &amp; Vhi 360 Health Centres, benefit is per visit unless otherwise indicated)</b>		
A	<p>Vhi Core Services, subject to an excess of €75 per visit</p> <ul style="list-style-type: none"> <li>• Urgent Care</li> </ul>	Full cover

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	<ul style="list-style-type: none"> <li>• Paediatric Clinic</li> <li>• 360 Health Clinics</li> <li>• Health screening - HealthCheck Enhanced, in each 24 month period</li> </ul>	<p>Full cover</p> <p>Full cover</p> <p>Full cover</p>
B	Vhi Personalised follow up package following referral from a Vhi Core Service – 6 visits per referral. Details available at <a href="http://Vhi.ie/360health">Vhi.ie/360health</a>	Full cover
C	<p>Additional follow on visits/care in a Vhi 360 Health Centre. Details available at <a href="http://Vhi.ie/360health">Vhi.ie/360health</a></p> <ul style="list-style-type: none"> <li>• Consultant and Specialist led care, subject to an excess of €75 per visit</li> <li>• Primary care practitioners, subject to an excess of €25 per visit</li> </ul>	<p>Full cover</p> <p>Full cover</p>
D	Vhi 360 Health Centre diagnostics (X-ray & ultrasound) following GP referral, subject to an excess of €75 per visit	Full cover
	<b>Additional notes</b>	
A	If you are admitted for a Fixed Price Procedure (FPP) in a private hospital this plan provides full cover for all accommodation types including private accommodation with exception to specified Orthopaedic and Ophthalmic procedures which this plan provides 80% 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 <a href="http://www.vhi.ie/midterm-planchanges.pdf">www.vhi.ie/midterm-planchanges.pdf</a> 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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