

Table of Benefits – FirstCare Extra 150 Day-to-Day

Applicable to new registrations or renewals on/or after 1st December, 2020.

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 (read in conjunction with Your Hospital List)	
A	Public Hospitals included in your plan	Full cover
B	Private hospitals and treatment centres (other than for specified Orthopaedic & Ophthalmic procedures referred to in Section 1c)	
	Private hospitals and treatment centres included in your plan <ul style="list-style-type: none"> • Radiotherapy (day care & out-patient) • Day care, side room & semi-private accommodation • Private accommodation 	Full cover Full cover Semi-private rate
	Private hospitals with partial cover in your plan <ul style="list-style-type: none"> • Radiotherapy (day care & out-patient) • Day care, side room & semi-private accommodation • Private accommodation 	75% 75% 75% Semi-private rate
	Hospital excesses (per claim - except maternity & certain cancer treatments) <ul style="list-style-type: none"> • Day care & side room • In-patient admissions 	€75 €150
C	Specified Orthopaedic & Ophthalmic procedures - contact us for details of these	
	Private hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation 	60% 60% Semi-private rate
D	Hospitals excluded from your plan <ul style="list-style-type: none"> • Public & Private hospitals 	0%
	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)	

■ 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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A	In-patient psychiatric treatment	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
Section 4 - Maternity & Baby		
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>€100 €100 €1,000 per lifetime €125 per lifetime 50% up to €1,000 per treatment 50% up to €1,000 per treatment €500 per lifetime 50% up to €500 per treatment €50 per session 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 Refer Section 1 €4,000</p>
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	<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 €400 and no excess</p>

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E	<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 €60 €50 per inoculation €50 per session Full cover €50 €250 No excess applies to this section</p>
Section 5		
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€40 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,000 per calendar year
C	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	50% per year- Max €1,000
D	Vhi Hospital@Home	Full cover
E	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
F	Child home nursing - 14 days per calendar year	€100 per day
G	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€65,000
Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)		
A	<p>MRI scans</p> <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) 	<p>Full cover Covered</p>
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	<p>CT scans</p> <ul style="list-style-type: none"> • Non-oncology direct pay centres (Vhi pay directly) • Oncology direct pay centres (Vhi pay directly) 	<p>Full cover Full cover</p>

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	Section 9 – Consultant & diagnostics benefits	
A	Consultant visits	€60
B	X-rays & Scans <ul style="list-style-type: none"> • X-rays & Scans - in an approved centre • X-rays & Scans - reporting and interpreting results (consultant fee) 	€40 €60
C	Blood Tests <ul style="list-style-type: none"> • Blood Tests - in an approved centre • Blood Tests - reporting and interpreting results (consultant fee) 	€40 €60
	Annual excess - per member, per year	€100
	Annual maximum for section 9 and section 10 combined - per member, per year	€1,000
	Section 10 – Day-to-day benefits	
A	General practitioner – 6 visits	€20
B	Dental practitioner – 6 visits	€20
C	Physiotherapist – 6 visits	€20
D	Practice nurse visit – 6 visits	€20
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 6 combined visits	€20
F	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
G	Optical <ul style="list-style-type: none"> • Eye test • Glasses/contact lenses 	€30 in each 24 month period €20 in each 24 month period
H	Health screening – in each 24 month period, covered in accordance with our rules (contact us for details)* <ul style="list-style-type: none"> • Vhi HealthCheck@Home *subject to an excess of €75 	100%*
I	STI Screening	Up to €50 per year
J	Accident & emergency cover – 1 visit	€50
K	Vhi SwiftCare benefit – unlimited visits (minor injury clinic) *subject to an excess of €75	100%*
L	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) – 3 visits 	50%
M	Vhi paediatric clinic* *subject to an excess of €75	100%*

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N	Travel vaccinations – up to 3 vaccines	€20 per vaccine
	Annual excess - per member, per year	€1
	Annual maximum for section 9 and section 10 combined - per member, per year	€1,000
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
A	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to Vhi.ie or phone us on (056) 444 4444	
B	Cover for Fixed Price Procedures (FPPs) is included within Section 1B - Private hospitals with partial cover in your plan. Where treatment for a FPP is carried out cover is provided up to private accommodation.	

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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