

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

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

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.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges (read in conjunction with Your Hospital List)</b>	
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"> <li>• Radiotherapy &amp; Chemotherapy</li> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</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 admissions - €150 per claim</li> </ul> </li> </ul>	Full cover Full cover Semi-private rate
	Private hospitals with partial cover in your plan <ul style="list-style-type: none"> <li>• Radiotherapy &amp; Chemotherapy (out-patient, day care, side room &amp; semi-private accommodation)</li> <li>• Radiotherapy &amp; Chemotherapy (private accommodation)</li> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</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 admissions - €150 per claim</li> </ul> </li> </ul>	75%  75% Semi-private rate 75% 75% Semi-private rate
C	Specified Orthopaedic & Ophthalmic procedures - contact us for details of these	
	Private hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> </ul>	60% 60% Semi-private rate
D	Hospitals excluded from your plan <ul style="list-style-type: none"> <li>• Public &amp; Private hospitals</li> </ul>	0%
E	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>• Level 2 approved day hospitals &amp; centres</li> </ul>	0% 0%

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	<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 Vhi.ie/emotional-wellbeing)	€30 per year
B	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 11
C	Day care psychiatric treatment for approved day care programmes	Contact us for further details
D	In-patient psychiatric treatment	100 days
E	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	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. Benefits listed are once per lifetime unless otherwise specified.</p> <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> <li>Fertility support services - Acupuncturists &amp; Dietitians visits</li> </ul>	<p>€100</p> <p>€100</p> <p>€1,000</p> <p>€125</p> <p>50% up to €1,000 per treatment</p> <p>50% up to €1,000 per treatment</p> <p>€500</p> <p>50% up to €500 per treatment</p> <p>€50 per session</p> <p>Refer Section 10</p>
B	Maternity hospital charges <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> <li>Caesarean delivery (as per hospital benefits listed)</li> </ul>	Full cover Refer Section 1

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	Home birth benefit	€4,000
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	<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>	75% cover up to a combined limit of €400 and no excess
E	<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 €60 €50 per inoculation Full cover €50 €250 No excess applies to this section</p>
<b>Section 5</b>		
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€40 per night
B	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment to a maximum of €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	Mammogram in an approved mammogram centre	Full cover (one per renewal year)
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
<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 per calendar year
<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>	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>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> For CT scans not covered under this section - please refer to section 9	Full cover No cover Full cover
<b>Section 9 – Consultant &amp; diagnostics benefits</b>		
A	Consultant visits	€60
B	X-rays & Scans <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>	€40 €60
C	Blood Tests <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>	€40 €60
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 – Day-to-day benefits</b>		
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 / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 6 combined visits	€20
F	Optical <ul style="list-style-type: none"> <li>Eye test</li> </ul>	€30 in each 24 month period

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	<ul style="list-style-type: none"> <li>Glasses/contact lenses</li> </ul>	€20 in each 24 month period
G	Travel vaccinations – up to 3 vaccines	€20 per vaccine
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €1,000	
	<b>Section 11 – Additional out-patient benefits</b>	
A	Accident & emergency cover – 1 visit	€50
B	STI Screening	Up to €50 per year
C	Psychologist / Counsellor / Psychotherapist - 6 combined visits (subject to the Section 10 annual maximum)	€20 per visit
	<b>Section 12 – Vhi Digital Health Services (available through the Vhi App)</b>	
A	Vhi Online Doctor – 6 visits	Full cover
B	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian – 6 combined visits	Full cover
	<b>Section 13 – 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> <li>Paediatric Clinic</li> <li>360 Health Clinics</li> <li>Health screening - HealthCheck@Home, in each 24 month period</li> </ul>	<p>Full cover</p> <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 – 3 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	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to <a href="http://Vhi.ie">Vhi.ie</a> 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.	

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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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