

## Table of Benefits – Family Plan Level 1

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 Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to [Vhi.ie](http://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 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>● Day care &amp; side room</li> <li>● Semi-private accommodation</li> <li>● Private accommodation</li> <li>● Radiotherapy (day care &amp; out-patient)</li> </ul>	60% 50% 50% semi-private rate 60%
	Private 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 &amp; Chemotherapy, refer to Section 1B)</li> <li>● 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

**■** 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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C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> <li>• Mental health assessment in every 2 year period</li> <li>• Mental health therapy, 7 visits</li> </ul>	€100 per member €25 per visit
<b>Section 4 - Maternity &amp; BabyH</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
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> <li>• Following 1 nights stay</li> <li>• Following 2 nights stay</li> </ul>	€1,200 €600
D	Vhi Fertility 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"> <li>• Initial consultation</li> <li>• AMH &amp; Semen Analysis tests</li> <li>• Egg freezing - once per lifetime</li> <li>• Sperm freezing - once per lifetime</li> <li>• IUI - up to 2 treatments per lifetime, female members only</li> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	Maternity & Baby Bundle <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> </ul>	75% cover up to a combined limit of €400 and no excess

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	<ul style="list-style-type: none"> <li>• Ante natal course</li> </ul>	
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Foetal screening</li> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• Female and male mental health counselling - 10 sessions</li> <li>• New parents food pack - 10 nutritional dinners delivered to your door</li> <li>• Paediatric first aid course</li> </ul>	<p>€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section</p>
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
<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	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 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>		
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (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 €100,000</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>*Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.</p>	<p>66% or 100%* 66% or 100%*</p>

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B	<p>PET-CT scans (covered in accordance with our rules)</p> <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>	<p>66%</p> <p>100%</p>
C	<p>CT scans <b>H</b></p> <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> <p>*Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.</p>	<p>Full cover</p> <p>66% or 100%*</p>
<p><b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) <b>H</b></b></p>		
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 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	€300 per year
F	Dental practitioner - 7 visits	€25
G	Physiotherapist - 7 visits	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
J	Clinical Psychologist – 7 visits	€25
K	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
L	Hearing test in each 2 year period	€25
M	<p>Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *</p> <ul style="list-style-type: none"> <li>Lifestage screening programme in a Vhi Medical Centre</li> </ul>	€75 per screen
N	Accident & emergency cover - 2 visits	€75
O	Child counselling - 7 visits per child	€25
P	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	<p>Vhi SwiftCare exclusive benefit to Vhi customers*</p> <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>	<p>€75</p> <p>50% of total costs</p>
	<p>Vhi SwiftCare appointment services*</p> <ul style="list-style-type: none"> <li>Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> </ul>	50%

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	<ul style="list-style-type: none"> <li>• Dental practitioner – 7 visits</li> <li>• Physiotherapist – 7 visits</li> </ul>	<p>€25</p> <p>€25</p>
R	<p>Vhi paediatric clinic*</p> <ul style="list-style-type: none"> <li>• Initial Consultant consultation (in addition to your paediatric benefit in section 4)</li> <li>• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	<p>50%</p> <p>50% of total costs</p>
	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	

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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