

## Table of Benefits – HealthPlus Excess 150

Applicable to new registrations or renewals on/or after 28<sup>th</sup> December, 2013.

This Table of Benefits must be read in conjunction with our Hospital Plan Rules – Terms and Conditions, including the Directory of Hospitals (and Treatment Centres) and the Directory of approved MRI Centres. Directories and schedules change from time to time and the most up-to-date versions apply to your contract. These are available at [www.vhi.ie](http://www.vhi.ie) or call us.

	Benefit Provision	Benefit
	<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, side room &amp; semi-private accommodation</li> <li>Private accommodation <ul style="list-style-type: none"> <li>Private 1 hospitals</li> <li>Private 2 &amp; 3 hospitals</li> </ul> </li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover  Full cover Semi-private rate Full cover €150
	Private 4 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 <ul style="list-style-type: none"> <li>Mater Private Hospital, Dublin</li> <li>Blackrock Clinic</li> </ul> </li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 55%  35% 45% Full cover €150
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>Cardiac FPPs Level 1</li> <li>Non-cardiac FPPs Level 1</li> <li>Cardiac FPPs Level 2</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	90% 90% 90% €300
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	

**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.

	<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 <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> <li>Private hospital benefit (up to 3 days)</li> </ul> Caesarean delivery (as per hospital benefits listed)  Home birth benefit	Full cover €3,150 Refer Section 1 €3,150
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	€51 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)	€3,200 per member year
D	Vhi Homecare	Full cover
E	Child home nursing - 14 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	€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>	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <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>	€65,000 €65,000
	<b>Section 8</b>	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges

B	Out-patient MRI scans <ul style="list-style-type: none"> <li>Category 1 - approved MRI centres</li> <li>Category 2 - approved MRI centres, agreed MRI charges &amp; consultant Radiologists fees (subject to an excess of €125 per scan)</li> </ul>	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
<b>Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>		
A	General practitioner	€13
B	Consultant consultation	€39
C	Pathology - consultants' fees (per referral)	€20
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	€500 per year
F	Physiotherapist	€13
G	Pre- and post-natal care (combined visits in the year of the birth)	€255
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€13
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology - 12 combined visits	€13
J	Accident & emergency cover - per episode of care	€13
K	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
L	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <b>H</b> <ul style="list-style-type: none"> <li>Heart check in a Vhi Medical Centre</li> <li>Cancer check in a Vhi Medical Centre</li> <li>Lifestage screening programme in a Vhi Medical Centre</li> <li>Dexa scans in an approved dexa scan centre</li> <li>Mammograms in an approved mammogram centre</li> </ul>	Full cover Full cover €250 per screen Full cover Full cover
M	Vhi SwiftCare benefit* - 2 visits <b>H</b>	€75
	Annual excess - per member, per year	€300
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	