

Table of Benefits – HealthSteps Gold

Applicable to new registrations or renewals on/or after 1st May, 2017.

This Table of Benefits must be read in conjunction with your HealthSteps Plan Rules – Terms and Conditions, including the Directory of approved Out-patient Centres.

	Benefit Provision	Benefit Limit
	Section 1 - Day-to-day medical expenses	
A	General practitioner visits	
	Up to 7 visits per member per year	Up to €35 per visit
B	Consultant consultations	
	Up to 7 visits per member per year	Up to €75 per visit
C	Pathology - consultants' fees	
	Per referral	Up to €75
D	Radiology – consultants' fees for professional services	
	Per procedure	Up to €75
E	Pathology/Radiology or other diagnostic tests (excluding MRI, PET & PET-CT scans). Contact us for details of eligible diagnostic tests.	
	Up to 75% of agreed charges in an approved out-patient centre	Up to €750 per member per year
F	Pre- and post-natal care (a no-payment period of 52 weeks applies to this benefit)	
	In the year of the birth	Up to €350
G	Dental practitioner visits	
	Up to 7 visits per member per year	Up to €35 per visit
H	Physiotherapist visits	
	Up to 7 visits per member per year	Up to €35 per visit
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists visits	
	Up to 7 combined visits per member per year	Up to €35 per visit
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists visits	
	Up to 7 combined visits per member per year	Up to €35 per visit

I Denotes benefit changes to this plan.

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K	Optical – eye tests and glasses/contact lenses	
	Up to 75% of charges in each 24 month period	Up to €100 per member
L	Hearing test	
	In each 2 year period	Up to €35 per member
M	Screening (child members are not entitled to screening. Screening can include allergy testing, cholesterol testing, blood pressure testing, breast and smear testing)	
	Female & male screening; up to 75% of charges in each 24 month period	Up to €200 per member
N	Clinical psychologist	
	Up to 7 visits per member per year	Up to €35 per visit
O	GP procedures	
	As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	As per the amount listed in the schedule
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€6,000

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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