

## Table of Benefits – One Plan

Applicable to new registrations or renewals on/or after 1<sup>st</sup> October, 2019.

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</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 & 1d) <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <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> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 45% 35% Full cover €125
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals <b>H</b> <ul style="list-style-type: none"> <li>Day care &amp; in-patient cardiac FPPs Level 1</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover €125
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care cardiac FPPs Level 1</li> <li>In-patient cardiac FPPs Level 1</li> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 90% €125
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>In-patient cardiac FPPs Level 2</li> </ul>	Full cover  90%  0%

**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.

One Plan

	<ul style="list-style-type: none"> <li>Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	€125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> <li>Hospital excess (per claim)</li> </ul>	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care &amp; side room</li> <li>Semi-private accommodation</li> <li>Private accommodation</li> <li>Hospital excess (per claim)</li> </ul>	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>Private 3 &amp; 4 hospitals</li> <li>Hospital excess (per claim)</li> </ul>	80% €125
<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
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre <b>H</b>	€75 per visit
<b>Section 4 - Maternity</b>		
A	Normal confinement <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
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
<b>Section 5 - Cancer care and other benefits</b>		
A	Genetic testing for cancer <b>H</b>	

One Plan

	<ul style="list-style-type: none"> <li>Initial consultation for genetic testing for cancer *</li> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners.</p>	<p>€125 Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 per night
	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
	Vhi Hospital@Home	Full cover
	<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	<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>€65,000</p> <p>€65,000</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>Full cover</p> <p>Covered</p>
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans	

One Plan

	<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>Full cover</p> <p>Full cover</p>
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	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
E	Pre- and post-natal care (combined visits)* <b>H</b>	€250
F	Vhi SwiftCare exclusive benefit to Vhi customers* <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 €100 for this follow-up treatment)</li> </ul>	<p>€75</p> <p>50% of total costs</p>
G	Travel vaccinations	€60 per year
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,500
	* This benefit is not subject to the annual excess or annual maximum	
	<b>Additional notes</b>	
A	You have the option to change your cover at your renewal date and in certain additional circumstances (as determined by us) during your contract year. This is subject to Terms and Conditions and waiting periods may apply. Further information is available on our website at <a href="http://www.vhi.ie/midterm-planchanges.pdf">www.vhi.ie/midterm-planchanges.pdf</a> or you can contact us if you would like to discuss this option.	

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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