

## Table of Benefits – One Plan Access Plus

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 &amp; semi-private accommodation</li> <li>• Private accommodation               <ul style="list-style-type: none"> <li>- Public 1 hospitals</li> <li>- Public 2 hospitals</li> </ul> </li> </ul>	Full cover  Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1 & 2 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</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	60% 45% 60%
	Private 3 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%
	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</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	60% 35% 25% 60%
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               <ul style="list-style-type: none"> <li>- Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>- Hermitage Medical Clinic, Beacon Hospital &amp; Galway Clinic</li> </ul> </li> <li>• Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)               <ul style="list-style-type: none"> <li>- Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>- Hermitage Medical Clinic, Beacon Hospital &amp; Galway Clinic</li> </ul> </li> </ul>	Full cover 0%  60% 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.

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	<ul style="list-style-type: none"> <li>In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> <li>Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>Hermitage Medical Clinic, Beacon Hospital &amp; Galway Clinic</li> </ul> </li> <li>In-patient cardiac FPPs Level 2</li> </ul>	<p>35%</p> <p>0%</p> <p>0%</p>
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	<p>In-patient treatment, day-care/side room/out-patient &amp; GP procedures</p> <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	<p>Full cover</p> <p>Standard benefit</p>
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	180 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	<p>Normal confinement</p> <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> </ul> <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€2,275</p>
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	€45 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)	€6,400 per member year
D	Vhi Hospital@Home	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	€100,000

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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>	€100,000 €100,000
<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 <b>H</b> <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>	Full cover Full cover
<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) <b>H</b></b>		
A	General practitioner	€20
B	Consultant consultation	€51
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. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€385
G	Dental practitioner - 1 visit	€20
H	Physiotherapist	€13
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
K	Optical – eye testing (in each 24 month period)	€20
L	Accident & emergency cover	€20
M	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
N	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
O	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 €150 for this follow-up treatment)</li> </ul>	€75 50% of total costs
	Vhi SwiftCare appointment services*	

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	<ul style="list-style-type: none"> <li>• Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> </ul>	50%
P	<p>Vhi paediatric clinic*</p> <ul style="list-style-type: none"> <li>• Initial Consultant consultation</li> <li>• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	50% 50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	

Notwithstanding the benefit limits shown in Section 1A & 1B, Northern Ireland Hospitals listed in the Directory of Hospitals are subject to an excess of €63.49 per day.

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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