

Table of Benefits – One Plan Access Plus

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges H	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
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"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €100
	Private 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	50% 50% Semi-private rate 50%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic 	90% 50% 60% 50%

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"> In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic In-patient cardiac FPPs Level 2 	<p>35%</p> <p>50%</p> <p>0%</p>
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	<p>Private 1 & 2 hospitals</p> <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	<p>60%</p> <p>60% semi-private rate</p>
	<p>Private 3 hospitals</p> <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	<p>50%</p> <p>50% semi-private rate</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	<p>60%</p> <p>35%</p> <p>25%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> Private 3 hospitals Private 4 hospitals 	<p>50%</p> <p>60%</p>
	Section 2 - Consultants' fees/GP procedures	
A	<p>In-patient treatment, day-care/side room/out-patient & GP procedures</p> <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	<p>Full cover</p> <p>Standard benefit</p>
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover H	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 H	€75 per visit
	Section 4 - Maternity	
A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) 	Full cover

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	Caesarean delivery (as per hospital benefits listed) Home birth benefit	Refer Section 1 €2,275
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
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
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	
A	MRI scans <ul style="list-style-type: none"> • Centres with direct pay arrangements (Vhi pay directly) • Pay & claim back centres (subject to an excess of €125 per scan) 	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> • Non-oncology direct pay centres (Vhi pay directly) • Oncology direct pay centres (Vhi pay directly) 	Full cover Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
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

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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	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
N	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
O	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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.

TOBOPAP V21 Oct19