

## Table of Benefits – PMI 24 10

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

This Table of Benefits must be read in conjunction with your Company 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, semi-private &amp; private accommodation</li> <li>● Radiotherapy (day care &amp; out-patient)</li> <li>● Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	Full cover Full cover  €75 €150
	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 excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	Full cover 50% 40% Full cover  €75 €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>● Day care &amp; in-patient cardiac FPPs Level 1</li> <li>● Day care &amp; 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> <li>● Hospital excess per claim - except maternity &amp; certain cancer treatments</li> </ul>	Full cover Full cover  0% €75
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, semi-private &amp; private accommodation</li> </ul>	80%

**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>• Hospital excesses <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	<p>€75 €150</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excesses <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	<p>80% 50% 40%</p> <p>€75 €150</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> <li>• Hospital excess (per claim)</li> </ul>	<p>80% €75</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 Standard benefit</p>
<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	<p>Out-patient mental health treatment (in an approved out-patient mental health centre)</p> <ul style="list-style-type: none"> <li>• Mental health assessment in every 2 year period</li> <li>• Mental health therapy, 12 visits</li> </ul>	<p>€100 per member €100 per visit</p>
<b>Section 4 - Maternity &amp; Baby</b>		
A	<p>Normal confinement</p> <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> <p>Home birth benefit</p>	<p>Full cover Refer Section 1 €3,500</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> <li>• Following 1 nights stay</li> <li>• Following 2 nights stay</li> </ul>	<p>€1,300 €650</p>

D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> <li>• Initial consultation</li> <li>• AMH &amp; Semen Analysis tests</li> <li>• Egg freezing - once per lifetime</li> <li>• Sperm freezing - once per lifetime</li> <li>• IUI - up to 2 treatments per lifetime, female members only</li> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity &amp; Baby Bundle</p> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Ante natal course</li> </ul>	<p>75% cover up to a combined limit of €600 and no excess</p>
<b>Section 5 - Cancer care and other benefits</b>		
A	<p>Genetic testing for cancer <b>H</b></p> <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</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit

E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€55 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <b>H</b> <ul style="list-style-type: none"> <li>Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period</li> </ul>	Full cover 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	€100,000
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>	€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 <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>	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	Physiotherapist - 24 visits	€40
J	Clinical Psychologist – 12 visits	€40
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
M	Optical – eye tests and glasses/contact lenses - in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€200^
N	Hearing test in each 12 month period	€70
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> <li>• Lifestage screening programme in a Vhi Medical Centre</li> <li>• Dexa scans in an approved dexa scan centre</li> </ul>	€235 per screen Full cover
P	Accident & emergency cover - 2 visits	€75
Q	Adult & Child counselling - 8 visits	€40
R	Home nursing following in-patient treatment (in addition to the post-natal home nursing benefit)	Up to €60 a day for 40 days
S	STI screening	Up to €100
T	Foetal screening (per renewal year) <b>H</b>	€200
U	Travel vaccinations	€100 per year
V	Emergency dental treatment	Up to €500 per accident
W	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
X	Strength & Conditioning Coach – 3 visits	€40
Y	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>	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> <li>Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> <li>Dental practitioner – 12 visits</li> <li>Physiotherapist – 12 visits</li> </ul>	75% €40 €40
Z	Vhi paediatric clinic* <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>	75% 50% of total costs
A A	Paediatrician benefit <ul style="list-style-type: none"> <li>Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth</li> </ul>	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	<b>Section 10</b>	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	<b>Section 11 - Workplace benefits</b>	
A	Employee Assistance Programme <ul style="list-style-type: none"> <li>Telephone counselling, 6 sessions per issue</li> <li>Face-to-face counselling, 6 visits per issue</li> </ul>	Full cover Full cover
	<b>Additional notes</b>	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
B	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.