

Table of Benefits – PMI 38 14

Applicable to new registrations or renewals on/or after 1st September, 2020.

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.

	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 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Radiotherapy (day care & out-patient) 	Full cover 50% 40% Full cover
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 • Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) • In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
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"> • Day care, side room, semi-private & private accommodation 	60%
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation 	60% 50% 40%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals 	60%

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.

	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment <ul style="list-style-type: none"> Mental health assessment in every 2 year period in an approved out-patient mental health centre Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,500 €800
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre H <ul style="list-style-type: none"> Initial consultation Fertility Tests Egg freezing Sperm freezing IUI or IVF or ICSI- up to 2 treatments per lifetime, female members only Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€150 €150 €1,000 per lifetime €125 per lifetime 50% up to €2,000 per treatment €50 per session

	<ul style="list-style-type: none"> Fertility support services - Acupuncturists & Dieticians visits 	Refer section 9
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €600 and no excess
F	Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime H	€60 per inoculation
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial visit for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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	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 - 10 visits H	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	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)	€6,650 per member year
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day

	Parent accompanying child - 15 days per calendar year, following a stay in excess of 3 days in hospital	€125 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad H	€125,000
B	Elective treatment abroad (subject to prior approval) H <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€125,000 €125,000
	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) H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - 12 visits	€130
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)	€750
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
K	Clinical Psychologist – 12 visits	€100
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%

M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical <ul style="list-style-type: none"> • Eye test in each 24 month period • Glasses/contact lenses 	Full cover 75% of charges up to €200 in each 24 month period
O	Hearing test in each 2 year period	€50
P	Health screening - in each 24 month period, covered in accordance with our rules <ul style="list-style-type: none"> • Dexa scans in an approved dexa scan centre (contact us for details) * 	50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Psychotherapy and Counselling - 12 visits (see additional notes section)	€100
S	Foetal screening (per renewal year)	€200
T	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Child Developmental Assessment (see additional notes section)	€250 per lifetime
V	Prescriptions - 5 visits	€20 per visit
W	Travel vaccinations	€100 per year
X	Flu vaccinations	€20 per year
Y	Strength & Conditioning Coach – 3 visits	€40
Z	Post natal home help, within 6 weeks of the birth	€100
A A	Child speech and language therapy	€40 x 2 visits
A B	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	75% €40 €40
A C	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 	75% 50% of total costs
A D	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€8,000
	* These benefits are not subject to the annual excess or annual maximum	

	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Sports injury cover	
A	Emergency care treatment in an approved Vhi Swiftcare Clinic for a sports injury - 2 visits per member per year	Full cover (subject to €75 excess per claim)
B	Approved treatment programmes for a sports injury in the Sports Surgery Clinic, Santry, subject to referral by a GP, Consultant or Physiotherapist (contact us for details of these) <ul style="list-style-type: none"> • Surgical procedures • Non-surgical procedures – up to a maximum of 2 claims per member per year 	Full cover (subject to €75 excess per claim) Full cover (subject to €75 excess per claim)
	Section 12 - Workplace benefits	
A	Emotional wellbeing services provided by Imagine Health (subject to the day-to-day medical expenses annual excess and maximum) - 12 visits	Up to €150 (per visit)
B	Male and Female Health Screening in each 24 month period, covered in accordance with our rules (contact us for details) carried out in Centric Health (Barrow Street) – (subject to the day-to-day medical expenses annual excess and maximum)	Up to €250
	Additional notes	
A	We will pay the benefits listed in your Table of Benefits for Psychotherapy and Counselling when the service is provided by a practitioner registered with one of the following bodies: <ul style="list-style-type: none"> • Irish Association of Counselling and Psychotherapy (IACP) • Psychological Society of Ireland (PSI) • The Irish Council for Psychotherapy 	
B	We will pay the benefit listed in your Table of Benefits towards the cost of a child developmental assessment or neurodevelopmental assessment (for Autism Spectrum Disorder, Developmental Delay, Attention Deficit Hyperactivity Disorder, Developmental Coordination Disorder or Dyspraxia, Learning Disability, Intellectual disability, Speech Delays, Sensory Processing Disorders) for a customer who is under the age of 18 at their last renewal. The benefit is only payable where the assessment is carried out by any of the following: General Practitioner, Consultant, Clinical Psychologist, Speech and Language Therapist, Occupational therapist.	
C	We will pay the benefit listed in Your Table of Benefits for flu vaccinations administered by a General Practitioner, Consultant or Nurse.	

D	Hospitals not covered on this plan - Bon Secours Hospital Cork, Bon Secours Hospital Galway and Bon Secours Hospital Tralee	
E	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 www.vhi.ie/midterm-planchanges.pdf 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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