

Table of Benefits – PMI 48 10

Applicable to new registrations or renewals on/or after 1st December, 2023.

This Table of Benefits must be read in conjunction with your Company Plan Terms and Conditions and the Directory of Approved Medical 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	
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 accommodation Private accommodation *(subject to a daily hospital excess of €50 per night payable by member) Radiotherapy & Chemotherapy The following hospital excesses are payable by the member (except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) <ul style="list-style-type: none"> Day care & side room - €75 per claim In-patient admissions - €75 per claim 	Full cover *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 & Chemotherapy The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €75 per claim In-patient admissions - €75 per claim 	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 The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €75 per claim In-patient admissions - €75 per claim 	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	
	<p>Private 1, 2 & 3 hospitals</p> <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation *(subject to a daily hospital excess of €50 per night payable by member) • The following hospital excesses are payable by the member (except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) <ul style="list-style-type: none"> - Day care & side room - €75 per claim - In-patient admissions - €75 per claim 	<p>80%</p> <p>*80%</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> - Day care & side room - €75 per claim - In-patient admissions - €75 per claim 	<p>80%</p> <p>50%</p> <p>40%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> • Private 3 & 4 hospitals • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> - Day care & side room - €75 per claim - In-patient admissions - €75 per claim 	<p>80%</p>
E	<p>Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres)</p> <ul style="list-style-type: none"> • Level 1 approved day hospitals & centres • Specified orthopaedic & ophthalmic procedures (contact us for details of these) • Level 2 approved day hospitals & centres - €75 excess per claim • Specified orthopaedic & ophthalmic procedures (contact us for details of these) - €75 excess per claim 	<p>Full cover</p> <p>80%</p> <p>Full cover</p> <p>80%</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 - Mental Health cover (read in conjunction with Section 1)		

A	Benefit towards annual subscription for Meditation Apps – (details available at Vhi.ie/emotional-wellbeing)	€30 per year
B	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 9
C	Neurodiversity assessment	Refer Section 9
D	Out-patient mental health treatment <ul style="list-style-type: none"> • Mental health assessment in every 24 month period in an approved out-patient mental health centre • Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre 	€200 €100 per visit
E	Day care psychiatric treatment for approved day care programmes	Contact us for further details
F	In-patient psychiatric treatment	100 days
G	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
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 €3,500
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 	€1,300 €650
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. Benefits listed are once per lifetime unless otherwise specified. <ul style="list-style-type: none"> • Initial consultation • Fertility tests • Egg freezing • Sperm freezing • IUI - up to 2 treatments per lifetime • IVF or ICSI - up to 2 treatments per lifetime • Preimplantation Genetic Testing (PGT) 	€150 €150 €1,000 €250 50% up to €2,000 per treatment 50% up to €2,000 per treatment €1,000

	<ul style="list-style-type: none"> Frozen Embryo Transfer – up to 2 treatments per lifetime Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dietitians visits 	50% up to €750 per treatment €50 per session Refer Section 9
E	Maternity & Baby Bundle <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
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <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>	€125 Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammogram in an approved mammogram centre	Full cover (one per renewal year)
C	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment
D	Manual lymph drainage - 10 visits	€50 per visit
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, sleeping cap, 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
F	Other benefits in Section 5	
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€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)	€3,000 per member year
	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
	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 per calendar year
B	Elective treatment abroad including gender affirmation surgery (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 per calendar year €100,000 per calendar year
	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"> • Oncology direct pay centres (Vhi pay directly) • Cardiac direct pay centres (Vhi pay directly) • CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly) For CT scans not covered under this section - please refer to section 9	Full cover No cover Full cover
D	Dexa scans in an approved direct pay dexa scan centre	75% cover (one per renewal year)
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
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) in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements*	75% of agreed charges
F	Pre- and post-natal care (combined visits)	€500
G	Practice nurse - unlimited visits	75%
H	STI screening	Up to €100 per year
I	Emergency dental treatment	Up to €250 per accident
J	Dental practitioner - 12 visits	€40
K	Physiotherapist - 12 visits	€40
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
M	Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical <ul style="list-style-type: none"> • Eye test • Glasses/contact lenses 	€30 in each 24 month period 75% of charges up to €150 in each 24 month period
O	Hearing test in each 2 year period	€50
P	Accident & emergency cover - 2 visits	€75
Q	Psychologist / Counsellor / Psychotherapist - 15 combined visits	€45 per visit
R	Neurodiversity assessment	Up to €250 per lifetime
S	Foetal screening (per renewal year)	€200
T	Galway Clinic Emergency Department (minor injuries only)**	Full cover, subject to an excess of €75 per visit
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
W	Paediatrician benefit in addition to the Vhi paediatric clinic benefit - 1 visit in the year of the birth	75%
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €2,500	
	* These benefits are not subject to the annual maximum	
	**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 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone or face-to-face counselling 6 calls/visits per issue, per calendar year 	Full cover
	Section 12 - Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian - 12 combined visits	Full cover
	Section 13 - Vhi Clinical Services (including Vhi SwiftCare & Vhi 360 Health Centres, benefit is per visit unless otherwise indicated)	
A	Vhi Core Services, subject to an excess of €75 per visit <ul style="list-style-type: none"> Urgent Care Paediatric Clinic 360 Health Clinics Health screening - HealthCheck Enhanced, in each 24 month period 	Full cover Full cover Full cover Full cover
B	Vhi Personalised follow up package following referral from a Vhi Core Service – 6 visits per referral. Details available at Vhi.ie/360health	Full cover
C	Additional follow on visits/care in a Vhi 360 Health Centre. Details available at Vhi.ie/360health <ul style="list-style-type: none"> Consultant and Specialist led care, subject to an excess of €75 per visit Primary care practitioners, subject to an excess of €25 per visit 	Full cover Full cover
D	Vhi 360 Health Centre diagnostics (X-ray & ultrasound) following GP referral, subject to an excess of €75 per visit	Full cover
	Additional notes	
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 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.