

Table of Benefits – PMI 64 10

Applicable to new registrations or renewals on/or after 31st December, 2024.

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 & Additional care benefits	
A	Public hospitals	Full cover
B	Private & High-Tech Hospitals and treatments centres <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation • Radiotherapy & Chemotherapy • Specified Orthopaedic (major joint replacements), Ophthalmic and Level 2 Cardiac procedures (contact us for details) 	Full cover Full cover 80%
C	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres) <ul style="list-style-type: none"> • Level 1 approved day hospitals & centres • Level 2 approved day hospitals & centres • Specified orthopaedic & ophthalmic procedures (contact us for details of these) 	Full cover Full cover 80%
D	Additional-care benefits <ul style="list-style-type: none"> • Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation • Return home benefit • Vhi Hospital@Home 	€120 per night €100 per claim Full cover
	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 • Non-participating GP 	Full cover Participating benefit Standard benefit
	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	Out-patient mental health treatment <ul style="list-style-type: none"> • Mental health assessment in every 12 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 	€550 €200 per visit

D	Day care psychiatric treatment for approved day care programmes	Contact us for further details
E	In-patient psychiatric treatment	100 days
F	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 Caesarean delivery (as per hospital benefits listed)	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer and Cardiac 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	Medical Tattooing (Eyebrow & Areola) for cancer patients	Up to €450 per year
F	Onco type DX profiling	Full cover
G	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment Subject to the benefit maximum for medical and surgical appliances set out below	Full cover
H	Annual Cardiac Review available per year <ul style="list-style-type: none"> Consultant Cardiologist - 1 visit Stress Test / ECG / Holter Monitor/ Blood Pressure Monitor / Event Monitor - maximum 1 of each per year Echocardiogram (when carried out as a side room procedure) 	€500 Full cover Full Cover

I	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	Full Cover - Max €6,400 per year
	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	€105 per day
	Laser Eye Surgery	Up to €750 per eye per lifetime
	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 <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 Full cover Full cover
D	Dexa scans in an approved direct pay dexa scan centre	Full cover (one per renewal year)
	Section 9 - Day-to-day benefits	
A	General practitioner - 25 visits	€150
B	Consultant visits*	€500
C	Physiotherapist - 25 visits	€80

D	Practice nurse visit - 25 visits	€80
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy - 25 visits per treatment/service	€80
F	Diagnostic benefits <ul style="list-style-type: none"> • X-rays & Scans - in an approved centre* • X-rays & Scans - reporting and interpreting results (consultant fee)* • Blood Tests - in an approved centre* • Blood Tests - reporting and interpreting results (consultant fee)* • Specified Diagnostic Tests* 	Full cover €150 Full cover €150 Full cover
G	Optical in each 12 month period <ul style="list-style-type: none"> • Eye test • Glasses/contact lenses 	Full cover up to a combined limit of €500
H	Hearing support in each 12 month period <ul style="list-style-type: none"> • Hearing test • Hearing aid 	Full cover up to a combined limit of €500
I	Travel Vaccinations	€100 per year
J	Prescription Costs	Up to €80 per month
K	SELFCheck™ Testing Kits purchased Online - maximum of 1 per year	Up to €60
L	Accident & emergency cover	Up to €150 per visit
M	STI Screening	Up to €50 per year
N	Executive health screening at an Approved Executive Screening Centre in each 12 month period	Full cover
O	Psychologist / Counsellor / Psychotherapist - 20 combined visits	€150 per visit
	The annual excess payable by the member - per member, per year is €1	
	The annual maximum - per member, per year is €7,650	
	*These benefits are not subject to the annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per renewal year)	Full Cover
	Section 11 - Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Doctor - unlimited visits	Full cover
	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian - unlimited visits	Full cover

	Section 12 - Vhi Clinical Services in a Vhi 360 Health Centre (benefit is per visit unless otherwise indicated)	
A	Vhi Core Services <ul style="list-style-type: none"> • Urgent Care • Paediatric Clinic • 360 Health Clinics • Health screening - HealthCheck Executive 	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
	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 • Primary care practitioners 	Full cover Full cover
C	Vhi 360 Health Centre diagnostics (X-ray & ultrasound) following GP referral	Full cover
	Additional notes	
A	This benefit is payable for Laser Eye Surgery for vision correction and is only payable for members aged 18 years and over at the time of treatment. This benefit is exempt from the following exclusion stated in your Company Plan Terms and Conditions; 7. Exclusions xx) Ophthalmic procedures for correction of short-sightedness, long-sightedness or astigmatism.	

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.