

Table of Benefits – PremiumCare

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

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 & Additional care benefits	
A	Public hospitals	Full cover
B	Private hospitals and treatment centres	Full cover
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 	Full cover Full cover
D	Non-participating directory hospitals (provided rates are those normally charged by the hospital)	Full cover
E	Additional-care benefits <ul style="list-style-type: none"> • Vhi Hospital@Home • Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation • Return home benefit 	Full cover €70 per night €100 per claim
	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 11
C	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
D	Day care psychiatric treatment for approved day care programmes	Contact us for further details
E	In-patient psychiatric treatment	180 days

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F	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity & Baby		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,400</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"> Following 1 nights stay Following 2 nights stay 	<p>€1,200</p> <p>€600</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. Benefits listed are once per lifetime unless otherwise specified.</p> <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) 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 	<p>€150</p> <p>€150</p> <p>€1,000</p> <p>€250</p> <p>50% up to €2,000 per treatment</p> <p>50% up to €2,000 per treatment</p> <p>€1,000</p> <p>50% up to €750 per treatment</p> <p>€50 per session</p> <p>Refer Section 10</p>
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 	<p>75% cover up to a combined limit of €500 and no excess</p>
F	Additional Maternity & Baby Benefits	

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	<ul style="list-style-type: none"> • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • New parents food pack • Paediatric first aid course • Foetal screening (per renewal year) • Pre - and post-natal care (combined visits) 	<p>€100 €60 per inoculation Full cover €60 €100 €500</p>
<p>Section 5 - Cancer and Cardiac care and other benefits</p>		
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	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 €100 per year
F	Onco type DX profiling	Full cover
G	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> • Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>Subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
H	<p>Annual Cardiac Review available per year</p> <ul style="list-style-type: none"> • Consultant Cardiologist - 1 visit • Stress Test / ECG / Holter Monitor/ Blood Pressure Monitor / Event Monitor in an approved centre - maximum 1 of each per year • Echocardiogram (when carried out as a side room procedure) 	<p>€150 Full cover</p> <p>Full Cover</p>
I	<p>Medfit cardiac care programme in each 24 month period – to help you improve your cardiac health we give you access to a personalised medical exercise programme prescribed and monitored by a clinical exercise physiologist. To make a booking, contact Medfit in Blackrock Dublin 4 on 01 2784423 or visit medfit.ie</p>	€500

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J	<p>Urgent cardiac care benefit available per year - 24/7 service in the Mater Private Hospital providing rapid access to assessment, diagnosis and treatment if you have an urgent cardiac symptom such as:</p> <ul style="list-style-type: none"> • chest pain • palpitations • breathlessness <p>To access this service call Mater Private Hospital 1800 247 999 to speak with a Cardiac Specialist Nurse</p>	€500
K	<p>Medfit cardiac rehabilitation programme available per year – to help you improve your recovery from a cardiac event or surgery we give you access to a multi-disciplinary team including specialist physiotherapists, clinical and counselling psychologists, medical doctors and exercise physiologists.</p> <p>To make a booking, contact Medfit in Blackrock Dublin 4 on 01 2784423 or visit medfit.ie</p>	€500
L	Cardiac CT Scan	Refer section 8 - Cardiac CT scans
M	Osteopath, dietitian, acupuncture and other complementary & alternative therapies for prevention and recovery	Refer section 10 - Day to Day benefits
N	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	90% - Max €6,400 per year
	Child home nursing - 28 days per calendar year	€150 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€150 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 per calendar year
B	<p>Elective treatment abroad including gender affirmation surgery (subject to prior approval)</p> <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	<p>€100,000 per calendar year</p> <p>100,000 per calendar year</p>
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	

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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 – Consultant & diagnostics benefits		
A	Consultant visits	€100
B	X-rays & Scans <ul style="list-style-type: none"> X-rays & Scans - in an approved centre X-rays & Scans - reporting and interpreting results (consultant fee) 	€50 €100
C	Blood Tests <ul style="list-style-type: none"> Blood Tests - in an approved centre Blood Tests - reporting and interpreting results (consultant fee) 	€50 €100
The annual excess payable by the member – per member, per year is €100		
These benefits are not subject to an annual maximum		
Section 10 – Day-to-day benefits		
A	General practitioner – 12 visits	€50
B	Dental practitioner – 12 visits	€50
C	Physiotherapist – 12 visits	€50
D	Practice nurse visit – 12 visits	€50
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€50
F	Optical <ul style="list-style-type: none"> Eye test in each 24 month period Glasses/contact lenses in each 24 month period 	€30 €200
G	Hearing Test in each 2 year period	€50
H	Hearing aid in each 4 year period	€400
I	Travel Vaccinations – up to 3 vaccines	€50 per vaccine

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	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €2,000	
	Section 11 – Additional out-patient benefits	
A	Accident & emergency cover – 3 visits	Full cover
B	STI Screening	Up to €50 per year
C	Health screening – covered for one of the following screening programmes in each 24 month period <ul style="list-style-type: none"> Health screening – HealthCheck Executive subject to €50 excess Executive health screening at the Blackrock Clinic Executive health screening at the Mater Private Hospital Dublin 	Full cover Full cover Full cover
D	Emergency Care Package (Private Emergency Department & Private Ambulance Benefit) <ul style="list-style-type: none"> Mater Private Hospital Dublin & Blackrock Clinic emergency departments – 3 visits subject to an excess of €75 per visit Private ambulance transportation to the Mater Private Hospital Dublin & Blackrock Clinic emergency departments – 3 visits To use this benefit please contact the Mater Private Hospital on 1800 222 999 or the Blackrock Clinic on 1800 283 999 	Full cover Full cover
E	Joint Care Programme <ul style="list-style-type: none"> Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 5180011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
F	Psychologist / Counsellor / Psychotherapist - 12 combined visits (subject to the Section 10 annual maximum)	€50 per visit
	Section 12 - Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Doctor – unlimited visits	Full cover
B	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 €50 per visit <ul style="list-style-type: none"> Urgent Care Paediatric Clinic 360 Health Clinics 	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

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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 €50 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 €50 per visit	Full cover

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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