



## Table of Benefits – PremiumCare

Applicable to new registrations or renewals on/or after 31<sup>st</sup> December, 2020.

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](http://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 hospitals	Full cover
B	Private hospitals and treatment centres	Full cover
C	Non-participating directory hospitals (provided rates are those normally charged by the hospital)	Full cover
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant</li> <li>• Non-participating GP</li> </ul>	Full cover Participating benefit Standard benefit
	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	180 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 therapy - 12 visits in an approved out-patient mental health centre	€75 per visit
	<b>Section 4 - Maternity &amp; Baby</b>	
A	Normal confinement <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> Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	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  <ul style="list-style-type: none"> <li>• Initial consultation</li> </ul>	€150

 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.

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	<ul style="list-style-type: none"> <li>• Fertility Tests</li> <li>• Egg freezing</li> <li>• Sperm freezing</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>• Preimplantation Genetic Testing (PGT)</li> <li>• Frozen Embryo Transfer – up to 2 treatments per lifetime</li> <li>• Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul>	<p>€150</p> <p>€1,000 per lifetime</p> <p>€250 per lifetime</p> <p>50% up to €2,000 per treatment</p> <p>50% up to €2,000 per treatment</p> <p>€1,000 per lifetime</p> <p>50% up to €750 per treatment</p> <p>€50 per session</p> <p>Refer Section 10</p>
D	<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> <li>• Foetal screening (per renewal year)</li> </ul>	<p>75% cover up to a combined limit of €500 and no excess</p>
E	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• Female and male mental health counselling - 10 sessions</li> <li>• New parents food pack - 10 nutritional dinners delivered to your door</li> <li>• Paediatric first aid course</li> </ul>	<p>€100</p> <p>€60 per inoculation</p> <p>€60 per session</p> <p>Full cover</p> <p>€60</p>
<p><b>Section 5 - Cancer care and other benefits</b></p>		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>• Initial visit for genetic testing for cancer *</li> <li>• Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> </ul>	<p>€125</p> <p>Full cover</p>

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	<ul style="list-style-type: none"> <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>	Covered up to the levels for hospital treatment listed in Section 1
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	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 10
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <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	
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€70 per night
	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	90% per year – Max €6,400
	Vhi Hospital@Home	Full cover
	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
	Return home benefit	€100 per claim
	<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	<p>Elective treatment abroad (subject to prior approval)</p> <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>	<p>€100,000</p> <p>€100,000</p>
	<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	

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	<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 – Consultant &amp; diagnostics benefits</b>		
A	Consultant visits	€100
B	X-rays & Scans <ul style="list-style-type: none"> <li>X-rays &amp; Scans - in an approved centre</li> <li>X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	€50 €100
C	Blood Tests <ul style="list-style-type: none"> <li>Blood Tests - in an approved centre</li> <li>Blood Tests - reporting and interpreting results (consultant fee)</li> </ul>	€50 €100
	Annual excess - per member, per year	€100
	Annual maximum for section 9 and section 10 combined - per member, per year	€2,000
<b>Section 10 – Day-to-day benefits</b>		
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	Pre- and post-natal care (combined visits)*	€500
F	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€50
G	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* – 10 visits	€50
H	Clinical Psychologist – 10 visits	€50
I	Accident & emergency cover – 3 visits	Full cover
J	Optical <ul style="list-style-type: none"> <li>Eye test</li> <li>Glasses/contact lenses</li> </ul>	€30 in each 24 month period €200 in each 24 month period
K	Hearing Test in each 2 year period	€50
L	Travel Vaccinations – up to 3 vaccines	€50 per vaccine

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M	Vhi Online Doctor – unlimited visits (available through the Vhi App)*	Full cover
N	Health screening – covered for one of the following screening programmes in each 24 month period* <ul style="list-style-type: none"> <li>• Lifestage screening, HeartCheck or CancerCheck in a Vhi Medical Centre</li> <li>• Executive health screening at the Blackrock Clinic</li> <li>• Executive health screening at the Mater Private Hospital Dublin</li> </ul>	Full cover Full cover Full cover
O	Dexa scans in an approved dexa scan centre (covered in accordance with our rules, contact us for details)*	Full cover
P	Cardiac Care Programme* <ul style="list-style-type: none"> <li>• Medfit cardiac care programme - in each 24 month period</li> <li>• Urgent cardiac care benefit</li> <li>• Medfit cardiac rehabilitation programme</li> </ul>	€500 €500 per year €500 per year
Q	Joint Care Programme* <ul style="list-style-type: none"> <li>• 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</li> <li>• Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits</li> </ul>	Full cover  Full cover
R	Vhi SwiftCare benefit – unlimited visits (minor injury clinic) *subject to an excess of €50	100%*
	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% €50 €50
S	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% 75% of total costs
T	Emergency Care Package* (Private Emergency Department & Private Ambulance Benefit) <ul style="list-style-type: none"> <li>• Mater Private Hospital Dublin &amp; Blackrock Clinic emergency departments – 3 visits subject to an excess of €75 per visit</li> <li>• Private ambulance transportation to the Mater Private Hospital Dublin &amp; 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</li> </ul>	Full cover  Full cover
	Annual excess - per member, per year	€1
	Annual maximum for section 9 and section 10 combined - per member, per year	€2,000
	* These benefits are not subject to the annual excess or annual maximum	

## PremiumCare

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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