

Table of Benefits – ProvidentCare

Applicable to new registrations or renewals on/or after 28th February, 2025.

This Table of Benefits must be read in conjunction with your Hospital 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 hospitals and treatment centres <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • Specified Orthopaedic & Ophthalmic procedures (such as hip, knee & shoulder joint replacements and cataract surgery, contact us for details of these) • 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 admission - <ul style="list-style-type: none"> • Semi-private accommodation - €75 per claim • Private accommodation - €75 per claim and €100 per night 	Full cover 80%
C	High-Tech Hospitals <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • Specified Orthopaedic & Ophthalmic procedures (such as hip, knee & shoulder joint replacements and cataract surgery, contact us for details of these) • 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 admission - <ul style="list-style-type: none"> • Semi-private accommodation - €75 per claim and €200 per night • Private accommodation - €75 per claim and €300 per night 	Full cover 80%
D	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres) <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 • Specified orthopaedic & ophthalmic procedures (contact us for details of these) 	Full cover 80% Full cover 80%
E	Additional-care benefits <ul style="list-style-type: none"> • Vhi Hospital@Home • Convalescence first 14 nights towards the cost of semi-private or private room accommodation 	Full cover €40 per night

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	<ul style="list-style-type: none"> Return home benefit 	€100 per claim
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 	Full cover 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	<p>Out-patient mental health treatment</p> <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 	€100 €100 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 - Fertility, Pregnancy Care & Family Benefits		
A	Vhi Fertility Support 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 	<p>€150 €150 €1,000 €250 50% up to €2,000 per treatment 50% up to €2,000 per treatment €1,000 50% up to €750 per treatment</p>

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	<ul style="list-style-type: none"> Fertility counselling – 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dietitians visits 	<p>€50 per session Refer Section 9</p>
B	<p>Maternity hospital charges</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 Refer Section 1 €3,000</p>
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	<p>€1,200 €600</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	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> Foetal screening (per renewal year) 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 Pre- and post-natal care (combined visits) 	<p>€100 €70 €60 per inoculation Full cover €60 €400 No excess applies to this section</p>
G	<p>Family Benefits</p> <ul style="list-style-type: none"> Child home nursing - 28 days per calendar year Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital 	<p>€100 per day €100 per day</p>
<p>Section 5 - Cancer 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 * 	<p>€125 Full cover</p>

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	<ul style="list-style-type: none"> 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>	Covered up to the levels for hospital treatment listed in Section 1
B	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Mammogram in an approved mammogram centre Cancer Care Support - Accommodation, travel & parking costs Manual lymph drainage - 10 visits Medical Tattooing (Eyebrow & Areola) for cancer patients Onco type DX profiling 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 	<p>Full cover (one per renewal year) Up to €100 per treatment €50 per visit Up to €100 per year Full cover Full cover</p>
C	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	75% per year – Max €2,000
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 €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)		
A	<p>MRI scans</p> <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) 	<p>Full cover Covered</p>
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	<p>CT scans</p> <ul style="list-style-type: none"> Oncology direct pay centres (Vhi pay directly) 	Full cover

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	<ul style="list-style-type: none"> • Cardiac direct pay centres (Vhi pay directly) • CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly) <p>For CT scans not covered under this section - please refer to section 9</p>	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 benefits		
A	General practitioner – 12 visits	€30
B	Consultant consultation**	€70
C	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) 	€40 €70
D	Blood Tests** <ul style="list-style-type: none"> • Blood Tests - in an approved centre • Blood Tests - reporting and interpreting results (consultant fee) 	€40 €70
E	Specified Diagnostic Tests**	50% up to €100 per test
F	Physiotherapist* – 12 visits	€30
G	Dental practitioner – 12 visits	€30
H	Practice nurse visit – 12 visits	€25
I	Prescriptions* – 4 visits	€25 per visit
J	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€25
K	Travel vaccinations – up to 3 vaccines	€40 per vaccine
L	Optical <ul style="list-style-type: none"> • Eye test • Glasses/contact lenses 	€30 in each 24 month period €100 in each 24 month period
M	Hearing test in each 2 year period	€40
N	Accident & emergency cover – 2 visits	€75
O	Psychologist / Counsellor / Psychotherapist – 10 combined visits	€35
P	STI Screening	Up to €50 per year
	The annual excess payable by the member – per member, per year is €100	
	The annual maximum for section 9 – per member, per year is €1,500	

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	* These benefits are not subject to the annual excess	
	** These benefits are not subject to the annual excess or annual maximum	
	Section 10 - 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 11 - Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian - 12 combined 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, 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 – 4 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.