

## Table of Benefits – Smart Plan Family

Applicable to new registrations or renewals on/or after 1<sup>st</sup> December, 2018.

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 1 & 2 hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> </ul>	Full cover Semi-private rate
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"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> <li>• Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover Semi-private rate Full cover €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	0% 0%
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"> <li>• Day care &amp; in-patient cardiac FPPs Level 1               <ul style="list-style-type: none"> <li>- Beacon Hospital</li> <li>- Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic &amp; Galway Clinic</li> </ul> </li> <li>• Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)</li> <li>• In-patient cardiac FPPs Level 2</li> <li>• Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 0% 0% 0% €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> </ul>	60%

**■** 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>Private accommodation</li> </ul>	60% Semi-private rate
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	0%
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> <li>Private 3 &amp; 4 hospitals</li> </ul>	0%
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	<p>In-patient treatment, day-care/side room/out-patient &amp; GP procedures</p> <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	100 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
<b>Section 4 - Maternity &amp; BabyH</b>		
A	<p>Normal confinement</p> <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> <p>Home birth benefit</p>	Full cover Refer Section 1 €4,000
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"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	€600 €300
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</p> <ul style="list-style-type: none"> <li>Initial consultation</li> <li>AMH &amp; Semen Analysis tests</li> <li>Egg freezing - once per lifetime</li> <li>Sperm freezing - once per lifetime</li> <li>IUI - up to 2 treatments per lifetime, female members only</li> </ul>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p>

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	<ul style="list-style-type: none"> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€1,000 per treatment*          €40 per session          Refer Section 9</p>
E	<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> </ul>	<p>75% cover up to a combined limit of €400 and no excess</p>
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Foetal screening</li> <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          €60          €50 per inoculation          €40 per session          Full cover          €50          No excess applies to this section</p>
G	<p>Pre- and post-natal care (combined visits) - subject to the annual excess in section 9</p>	<p>€250</p>
<p><b>Section 5</b></p>		
A	<p>Convalescent care - first 14 nights</p>	<p>€30 per night</p>
B	<p>Cancer care support - one night's accommodation up to €100, for each treatment</p>	<p>€1,500 per calendar year</p>
C	<p>Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)</p>	<p>€1,000 per member year</p>
D	<p>Vhi Hospital@Home</p>	<p>Full cover</p>
<p><b>Section 6 - Transport costs</b></p>		
A	<p>Transport costs (covered in accordance with our rules)</p>	<p>Agreed charges</p>
<p><b>Section 7 - Cover outside Ireland</b></p>		
A	<p>Emergency treatment abroad</p>	<p>€65,000</p>
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> </ul>	<p>€65,000</p>

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	<ul style="list-style-type: none"> <li>Treatment not available in Ireland</li> </ul>	€65,000
	<b>Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)</b>	
A	<p>MRI scans</p> <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	<p>CT scans<sup>H</sup></p> <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 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* This benefit is not subject to the annual excess or annual maximum	
	<b>Section 10 – Care for people on the Go (benefits are per visit, per member, unless otherwise indicated)<sup>H</sup></b>	
A	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
B	Physiotherapy carried out by a Physiotherapist employed by The Physio Company - 3 visits. To make a booking, contact The Physio Company at (01) 518 0011	Full cover
C	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> <li>Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral</li> </ul>	Full cover Full cover
D	<p>Vhi SwiftCare exclusive benefit to Vhi customers*</p> <ul style="list-style-type: none"> <li>Initial consultation (charge is €125 – you pay €50)</li> <li>Follow-up treatment package after this consultation for x-rays, tests &amp; medical aids (maximum you will pay is €150 for this follow-up treatment)</li> </ul>	€75 50% of total costs
	<p>Vhi SwiftCare appointment services*</p> <ul style="list-style-type: none"> <li>Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> </ul>	50%
E	Vhi paediatric clinic*	

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	<ul style="list-style-type: none"> <li>Initial Consultant consultation (in addition to your paediatric benefit in section 4)</li> <li>Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	<p>50%</p> <p>50% of total costs</p>
	These benefits are not subject to the annual excess or annual maximum	
	<b>Additional notes</b>	
A	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to Vhi.ie or phone us on (056) 444 4444	

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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