

Table of Benefits – Start Plan

Applicable to new registrations or renewals on/or after 1st 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 or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	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/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	0%
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit 	€381

■ 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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	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
C	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	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) *Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
B	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic, Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
C	CT scans <ul style="list-style-type: none"> Non-oncology direct pay centres (Vhi pay directly) Oncology direct pay centres (Vhi pay directly) *Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.	Full cover 66% or 100%*
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 1 visit	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60

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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	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	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	
	Additional notes	
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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