

Table of Benefits - Vhi International Level 1

Applicable to new registrations or renewals on/or after 29th March, 2019.

This Table of Benefits must be read in conjunction with the Vhi International Health Insurance Rules - Terms and Conditions, where full details of the benefits including important information about waiting periods and other conditions and exclusions can be found. The plan type you have chosen is documented on Your Policy Details. If Your Policy Details specifies 'Level 1' then the following benefits apply. All benefits apply on a per Insured Person per Period of Insurance basis unless stated otherwise in Your Rules – Terms and Conditions.

| | Benefit Provision | Benefit Limit |
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| A | Overall maximum benefit per insured person (refer to Sections 1 to 11 inclusive of your Rules – Terms and Conditions) | €3,000,000 |
| B | Medical & hospital benefits (refer to Section 2 of your Rules – Terms and Conditions) | |
| | Local ambulance services for transportation to the nearest appropriate hospital by the most appropriate means available | Full cover |
| | Hospitalisation costs for in-patient or day-care admissions <ul style="list-style-type: none"> • Pre-hospitalisation consultations • Emergency department care • Hospital accommodation • Intensive care • Parent accommodation • In-patient rehabilitation | Full cover |
| | Cancer care benefits | €100,000 |
| | Congenital abnormalities <ul style="list-style-type: none"> • Treatment within the first 2 months of birth • Treatment after the first 2 months of birth – lifetime limit for each congenital abnormality | Full cover €20,000 |
| | In-patient cash benefit | €50 per night |
| | Post hospitalisation costs | €2,000 |
| | Nursing at home | €1,000 |
| | Out-patient costs including complementary medicine <ul style="list-style-type: none"> • Excess each medical condition • 20% co-insurance applies to all out-patient prescribed drugs, dressings and medicines • A maximum of 3 out-patient psychiatric visits will be covered within the overall out-patient benefit. The 20% co-insurance will apply. | €500 €45 |
| | Minor surgical procedures requiring local anaesthesia undertaken in a GP/Specialist's consulting room | Full cover |
| | Chronic medical conditions for acute episodes only for each chronic medical condition | €10,000 |
| | Emergency medical treatment outside Your geographic area | Full cover |

H Denotes benefit changes to this plan.

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| C | Dental treatment benefits (refer to Section 3 of your Rules – Terms and Conditions). Items 2, 3, 4 and 5 below will apply only if you have selected Dental as an optional add-on and have paid the required additional premium. | |
| | 1) Emergency dental treatment | €800 |
| | 2) Extraction of wisdom teeth | €750 |
| | 3) Preventative dental treatment | Full cover |
| | 4) Routine dental treatment – 50% Co-insurance applies | €300 |
| | 5) Major restorative treatment – 50% Co-insurance applies | €500 |
| D | Maternity grant in aid benefits (refer to Section 4 of your Rules – Terms and Conditions) | |
| | Complications of pregnancy and childbirth | Full cover |
| E | Emergency medical transfer, evacuation & repatriation benefits (refer to Section 5 of your Rules – Terms and Conditions) | |
| | Transportation costs of the insured person in the case of an emergency medical transfer or evacuation | Full cover |
| | Transportation costs of the insured person in the case of repatriation | Full cover |
| F | Additional transportation and accommodation benefits (refer to Section 6 of your Rules – Terms and Conditions) | |
| | Travelling costs of one adult and/or the insured person's child/children to accompany the insured person during or following an emergency medical transfer or evacuation | Full cover |
| | Travelling costs of one adult to look after the insured person's child/children in their home location or for the child/children to travel to a destination to be looked after | Full cover |
| | Return trip for one adult to travel to the location where the insured person is hospitalised | €955 |
| | Transportation costs of the insured person when in-patient or day-care medical treatment is not available in their designated overseas country | Full cover |
| | Accommodation costs of the insured person when in-patient or day-care medical treatment is not available in their designated overseas country | Full cover |
| | Overnight accommodation costs for the accompanying friend or close relative, to stay with or near, the insured person while hospitalised | €75 per night |
| | Compassionate travel costs | Full cover |
| G | Repatriation of mortal remains/ local cremation/ burial benefits (refer to Section 7 of your Rules – Terms and Conditions) | |
| | Repatriation of mortal remains | Full cover |
| | Cost of a coffin | €255 |
| | Travelling costs for up to two persons to attend the funeral | Full cover |
| | Cost of cremation in the country where death occurred or burial where outside of home country | €800 |

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| H | Temporary return to home country benefits (refer to Section 8 of your Rules – Terms and Conditions). The benefits in Sections 1- 4 apply plus the following additional benefits: | |
| | Maximum length of each Return Visit in any one Period of Insurance for students | 120 days |
| | Maximum length of each Return Visit in any one Period of Insurance for all other insured members (Note: the Return Visit starts on the date of departure from the designated overseas country until the date of return to the designated overseas country) | 60 days |
| | Accommodation and travel costs, per event | €955 |
| | Contribution towards travelling costs for return to home country for a major surgical intervention, per return trip | €320 |
| I | Travel assistance (refer to Section 11 of your Rules – Terms and Conditions) | Covered |
| J | Travel benefits (refer to Section 12 of your Rules – Terms and Conditions) | |
| | Legal protection | €25,000 |
| | <ul style="list-style-type: none"> Additional travel expenses | €350 |
| | Personal liability | €2,000,000 |
| | Personal accident | €40,000 |
| | <ul style="list-style-type: none"> Limitations apply in the case of death of insured persons under 16 or over 69 years of age | €3,000 |
| | <ul style="list-style-type: none"> Limitations apply in the case of permanent total disablement of insured persons over 69 years of age | €3,000 |
| | Cancellation or curtailment | €10,000 |
| | <ul style="list-style-type: none"> Benefit limit if Insured Person over 80 years of age | €5,000 |
| | <ul style="list-style-type: none"> Excess per event | €65 |
| | <ul style="list-style-type: none"> Claims for loss of deposit are subject to excess | €15 |
| | Extended stay | Full cover |
| | Missed departure | €500 |
| | Travel delay | €200 |
| | <ul style="list-style-type: none"> For the first 12 hours | €40 |
| | <ul style="list-style-type: none"> For each subsequent full 12 hours | €15 |
| | <ul style="list-style-type: none"> Replacement ticket | €500 |
| | Personal luggage | €1,500 |
| | <ul style="list-style-type: none"> Maximum any one pair or set | €400 |
| | <ul style="list-style-type: none"> Valuables owned by the insured person | €400 |
| | <ul style="list-style-type: none"> Excess per event | €65 |
| | Luggage delay | €150 |
| | Money & passport | €500 |
| | <ul style="list-style-type: none"> Bank notes, currency notes and coins | €255 |
| | <ul style="list-style-type: none"> Bank notes, currency notes and coins belonging to an insured person under 16 | €65 |

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| | <ul style="list-style-type: none"> Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport | €400 |
| K | Expatriate Member Assistance Programme (EMAP) | |
| | Structured telephonic counselling with a certified counsellor, per covered individual per period of insurance; or Structured video counselling with a certified counsellor, per covered individual, per period of insurance | Up to 5 sessions per issue |
| | Face to face counselling | Up to 5 sessions per issue |

Note: cover for hazardous sports and activities are covered as per the Vhi International Health Insurance Rules - Terms and Conditions.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Solutions Europe Limited for Vhi International Health Insurance which is underwritten by Collinson Insurance Europe Limited, incorporated in Malta and is authorised by the Malta Financial Services Authority to carry on business of insurance under the Insurance Business Act, 1998.

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