

Table of Benefits - Vhi International Level 1

Applicable to new registrations or renewals on/or after 1st January, 2025.

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
A	Overall Maximum Benefit	
	This is the maximum amount of money we will pay to or on behalf of each insured person in each period of insurance.	€3,000,000
B	Medical and Hospital Benefits	
	Includes: <ul style="list-style-type: none"> • Emergency Medical Treatment • Pre-hospitalisation consultations • Hospitalisation costs for in-patient or day-care admissions • Hospital accommodation • Intensive care • Inpatient Medical Treatment, Physicians costs and surgical appliances • Inpatient rehabilitation up to 13 weeks 	Full cover
	Inpatient Cash Benefit for treatment in a public/state hospital	€50 per night up to 30 nights
	Nursing at Home following inpatient Medical Treatment	€1,000
C	Outpatient Benefits	
	Includes: H <ul style="list-style-type: none"> • Consultation fees • Diagnostic tests • Radiology and Scans • Prescribed medicines and dressings • Prescribed vitamins and minerals • Complementary treatments and medicines • Ongoing treatment and general checks ups for diagnosed medical conditions • The hire or purchase of appliances such as crutches and wheelchairs 	€1,000
	A co-insurance of 20% applies per outpatient claim above	
	A maximum of 6 out-patient mental health visits will be covered within the overall out-patient benefit. 20% co-insurance will apply.	
	Online Doctor – 6 visits (available through the Vhi App)	Full cover

H Denotes benefit changes to this plan.

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	Minor Surgical Procedures requiring local anaesthesia undertaken in a GP/Specialist's consulting room	Full cover
D	Emergency Medical Treatment outside Your Geographic Area up to 60 days	
	Emergency treatment in a hospital, emergency room or casualty department	Full cover
E	Cancer Care	
	All treatment costs including prescribed chemotherapy and radiotherapy	Full cover
F	Ambulance and Emergency Evacuation	
	Local ambulance services for transportation to the nearest appropriate hospital by the most appropriate means available	Full cover
	Transportation costs of the insured person in the case of an emergency medical transfer, evacuation, or repatriation	Full cover
G	Maternity	
	Normal pregnancy and childbirth costs	No cover
	Ectopic Pregnancy, abnormal cell growth in the womb i.e. Hydatidiform mole, miscarriage requiring surgical intervention and other conditions arising from pregnancy or childbirth but can also develop when not pregnant.	Full cover
H	Congenital Conditions	
	Includes: <ul style="list-style-type: none"> • Treatment for the newborn 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
I	Additional Transportation and Accommodation	
	Parental accommodation whilst a child under 18 is hospitalised	Full cover
	During or following an emergency medical transfer or evacuation: reasonable travelling costs of one adult to accompany the insured person	Full cover
	Overnight accommodation costs for the accompanying friend or Close Relative to stay with or near the insured person who has been evacuated - maximum 10 nights per event	€75 per night
	Following an emergency medical transfer: <ul style="list-style-type: none"> • reasonable transport costs for any child/children under age 18 to be brought to a destination to be looked after OR • for an adult to travel to the child/children to look after the child/children. 	Full cover
	Following an emergency medical transfer outside of the Insured Persons Designated Overseas Country: reasonable transport costs for an accompanying adult and child/ children to accompany the Insured Person and to go to their Designated Overseas Country	Full cover
	If the Insured Person requires Medical treatment not available in their Designated Overseas Country: reasonable transport costs for the Insured Person to travel to the nearest suitable hospital in a nearby country	Full cover

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	If the Insured Person requires Medical treatment not available in their Designated Overseas Country: Reasonable accommodation costs	Up to 3 nights
	Travelling costs to Your Home Country for planned treatment: Reasonable transport costs to return Home for a Major Medical Intervention.	€320 per return trip
	Compassionate Travel Costs if You must return to Your Home Country or Designated Overseas Country because a Close Relative has died or been hospitalised with a life-threatening condition.	Full cover
J	Repatriation of Mortal Remains / Local Cremation / Burial	
	Repatriation of Mortal Remains <ul style="list-style-type: none"> • Transportation of the deceased to where the funeral is to take place • Contribution towards a coffin; 	Full cover €255
	Or Local Cremation <ul style="list-style-type: none"> • Cremation costs in the country where death occurred and transportation of the urn where Your Next of Kin chooses. • Reasonable transport costs of 2 persons to accompany the urn 	€800
	Or Burial <ul style="list-style-type: none"> • Local burial in the country where death occurred (other than the Home Country) • Reasonable travelling costs for up to two persons who were with the deceased, to attend the funeral 	€800 Full cover
K	Dental Benefits	
	Emergency dental treatment	€800
L	Dental Benefits – Optional Add on - where you have selected and paid the additional premium	
	Includes: <ul style="list-style-type: none"> • Extraction of wisdom teeth • Preventative dental treatment • Routine dental treatment – 50% co-insurance applies • Major restorative treatment – 50% co-insurance applies 	€750 Full cover €300 €500
M	Support Services	
	Vhi NurseLine	
	Available 24/7 Nurse advice line - no matter what time zone You are in you can talk to a nurse Telephone +353 56 775 3289	Included
	Medical Second Opinion	
	Access to global expert consultants for a second opinion on the treatment of Your diagnosed condition	Included
	Counselling and Wellbeing support	
	Includes:	

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	<ul style="list-style-type: none"> 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 OR Face to face counselling 	Up to 5 sessions per issue
N	Travel Benefits - excess per event €65	
	Cancellation or Early Return	
	Cancellation for insured reason <ul style="list-style-type: none"> Benefit limit if Insured Person over 80 years of age Claims for loss of deposit are subject to excess €15 	€10,000 €5,000
O	Extended stay	
	Additional travel and accommodation costs after discharge from hospital: <ul style="list-style-type: none"> For You on Your return journey For person/s accompanying You if it is medically necessary to be accompanied on Your return journey For a person to travel to You and accompany You on the return journey 	Full Cover
P	Missed departure	
	Travel tickets if you arrive too late to commence travel	€500
Q	Travel Delay	
	Includes: <ul style="list-style-type: none"> After the first 12 hours Then for each subsequent full 12 hours (to maximum €200 in total) Replacement ticket 	€40 €15 €500
	Flight Delay Lounge Access – complementary access to an airport lounge if your flight is delayed. Your flight needs to be registered at least 2h before departure time on www.vhi.loungeaccess.ie .	Included
R	Personal luggage	
	For loss, damage or theft of your personal luggage <ul style="list-style-type: none"> Maximum any one pair or set Valuables owned by the insured person 	€1,500 €400 €400
S	Luggage delay – no excess	
	Purchase of essential items after 12 hours delay	€150
T	Money & passport – no excess	
	For loss, damage or theft of your personal money carried on your person or in a safety deposit box <ul style="list-style-type: none"> Bank notes, currency notes and coins Bank notes, currency notes and coins belonging to an insured person under 16. Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport 	€500 €255 €65 €400

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U	Legal Expenses	
	Legal costs to undertake a civil action Additional travel expenses	€25,000 €350
V	Personal Liability- no excess	€2,000,000
W	Personal Accident	
	In the event of your death or bodily injury <ul style="list-style-type: none"> • Limitations apply in the case of death of insured persons under 16 or over 69 years of age. • Limitations apply in the case of permanent total disablement of insured persons over 69 years of age. 	€40,000 €3,000 €3,000

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

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TOBVIL1 V22 Jan25