

## Table of Benefits - Vhi International Level 2

Applicable to new registrations or renewals on/or after 29<sup>th</sup> 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 2' 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.

	<b>Benefit Provision</b>	<b>Benefit Limit</b>
A	<b>Overall maximum benefit per insured person (refer to Sections 1 to 11 inclusive of your Rules – Terms and Conditions)</b>	€5,000,000
B	<b>Medical &amp; hospital benefits (refer to Section 2 of your Rules – Terms and Conditions)</b>	
	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"> <li>• Pre-hospitalisation consultations</li> <li>• Emergency department care</li> <li>• Hospital accommodation</li> <li>• Intensive care</li> <li>• Parent accommodation</li> <li>• In-patient rehabilitation</li> </ul>	Full cover
	Psychiatric benefit <ul style="list-style-type: none"> <li>• In-patient treatment for a mental illness, psychiatric or psychological disorder</li> </ul>	Up to 30 nights
	Cancer care benefits <ul style="list-style-type: none"> <li>• Geographical area 1</li> <li>• Geographical area 2</li> <li>• Geographical area 3</li> </ul>	€100,000 €250,000 €350,000
	Congenital abnormalities <ul style="list-style-type: none"> <li>• Treatment within the first 2 months of birth</li> <li>• Treatment after the first 2 months of birth – lifetime limit for each congenital abnormality</li> </ul>	Full cover €20,000
	In-patient cash benefit	€75 per night
	Post hospitalisation costs	€3,000
	Nursing at home	€1,500
	Out-patient costs <ul style="list-style-type: none"> <li>• Area 1 and 2</li> <li>• Area 3</li> <li>• Excess each medical condition</li> <li>• 20% co-insurance applies to all out-patient prescribed drugs, dressings and medicines</li> </ul>	€3,000 €5,000 €75

**H** Denotes benefit changes to this plan.

Level 2

	<ul style="list-style-type: none"> <li>• A maximum of 3 out-patient psychiatric visits will be covered within the overall out-patient benefit. The 20% co-insurance will apply.</li> <li>• As a sub limit of the maximum amounts available, the benefit for complementary medicines is limited to €1,500 for Areas 1 and 2 and €3,000 for Area 3</li> </ul>	
	Minor surgical procedures requiring local anaesthesia undertaken in a GP/Specialist's consulting room	Full cover
	Chronic medical conditions for each chronic medical condition	€15,000
	Emergency medical treatment outside Your geographic area	Full cover
<b>C</b>	<b>Dental treatment benefits (refer to Section 3 of your Rules – Terms and Conditions). Items 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.</b>	
	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
<b>D</b>	<b>Maternity grant in aid benefits (refer to Section 4 of your Rules – Terms and Conditions)</b>	
	Normal pregnancy and childbirth including elective c-sections and planned home births	€5,000 per pregnancy
	Complications of pregnancy and childbirth	Full cover
	Maternity cash benefit	€380 per child
<b>E</b>	<b>Emergency medical transfer, evacuation &amp; repatriation benefits (refer to Section 5 of your Rules – Terms and Conditions)</b>	
	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
<b>F</b>	<b>Additional transportation and accommodation benefits (refer to Section 6 of your Rules – Terms and Conditions)</b>	
	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
	Compassionate travel costs	Full cover
	Transportation costs of the insured person when in-patient or day-care medical treatment is not available in their designated overseas country	Full cover

Level 2

	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
<b>G</b>	<b>Repatriation of mortal remains/ local cremation/ burial benefits (refer to Section 7 of your Rules – Terms and Conditions)</b>	
	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
<b>H</b>	<b>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:</b>	
	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
<b>I</b>	<b>Wellness benefits (refer to Section 9 of your Rules – Terms and Conditions)</b>	
	Optical <ul style="list-style-type: none"> <li>• Eye/vision test</li> <li>• Prescription glasses/contact lenses - 50% co-insurance applies</li> </ul>	Full cover €400
	Audiology <ul style="list-style-type: none"> <li>• Annual hearing test</li> <li>• Contribution towards a hearing aid</li> </ul>	Full cover €350
<b>J</b>	<b>Travel assistance (refer to Section 11 of your Rules – Terms and Conditions)</b>	Covered
<b>K</b>	<b>Travel benefits – (refer to Section 12 of your Rules – Terms and Conditions)</b>	
	Legal protection <ul style="list-style-type: none"> <li>• Additional travel expenses</li> </ul>	€25,000 €350
	Personal liability	€2,000,000
	Personal accident <ul style="list-style-type: none"> <li>• Limitations apply in the case of death of insured persons under 16 or over 69 years of age</li> <li>• Limitations apply in the case of permanent total disablement of insured persons over 69 years of age</li> </ul>	€40,000 €3,000 €3,000
	Cancellation or curtailment	€10,000

Level 2

	<ul style="list-style-type: none"> <li>Benefit limit if Insured Person over 80 years of age</li> <li>Excess per event</li> <li>Claims for loss of deposit are subject to excess</li> </ul>	<p>€5,000</p> <p>€65</p> <p>€15</p>
	Extended stay	Full cover
	Missed departure	€500
	Travel delay <ul style="list-style-type: none"> <li>For the first 12 hours</li> <li>For each subsequent full 12 hours</li> <li>Replacement ticket</li> </ul>	<p>€200</p> <p>€40</p> <p>€15</p> <p>€500</p>
	Personal luggage <ul style="list-style-type: none"> <li>Maximum any one pair or set</li> <li>Valuables owned by the insured person</li> <li>Excess per event</li> </ul>	<p>€1,500</p> <p>€400</p> <p>€400</p> <p>€65</p>
	Luggage delay	€150
	Money & passport <ul style="list-style-type: none"> <li>Bank notes, currency notes and coins</li> <li>Bank notes, currency notes and coins belonging to an insured person under 16</li> <li>Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport</li> </ul>	<p>€500</p> <p>€255</p> <p>€65</p> <p>€400</p>
L	<b>Expatriate Member Assistance Programme (EMAP)</b>	
	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.

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