Hospital Plans Terms & Conditions (T&Cs) Changes Explained

In line with the Consumer Insurance Contracts Act (2019), the T&Cs changes applicable to your upcoming renewal are shown below. A benefit terms and conditions change only impacts you if the benefit is available on your plan, as outlined in your Table of Benefits.

1. Updated General T&Cs

Complaints Procedure

We are revising the *Complaints Procedure* to clearly outline all communication channels available for submitting a complaint. The revised rule is as follows:

1. To make a complaint You may:
a. call Us on 056 444 4444, Monday to Friday, 8am to 7pm and Saturday from 9am to 3pm;
b. complete Our complaints enquiry form which can be accessed at https://www1.vhi.ie/help-and-support/contactsupport/complaints;
c. Email Us at: info@vhi.ie, or
d. contact Us by post at Vhi Healthcare, IDA Business Park, Purcellsinch, Dublin Road, Kilkenny. R95 WKK6

Making a Claim

We are updating the *Claim Form and Receipts* rule under *Making a Claim* to clarify the order in which receipts are processed and how we handle receipts for benefits with a defined monthly period. The updated rule now reads as follows:

Claim Form and Receipts 1. We will only pay Your claim when We receive:
a. a completed claim form signed by You, and
b. the original paid invoices or receipts, and
2. We will only pay Your child's claim when We receive:
a. a completed claim form signed by their parent or legal guardian, and
b. the original paid invoices or receipts.
3. When assessing multiple receipts at the same time, receipts are processed in treatment date order, starting with the oldest treatment date.
4. Invoices and receipts will not be returned following assessment of the claim. You may wish to retain copies before sending them to Us.
5. Where Benefits are paid in a defined monthly period (i.e. 24 month period), this period starts on the date when You have the first treatment provided or test performed.

Cover Outside Ireland

We are revising the contact details to incorporate an email address for Vhi Assist. The revised rule is as follows:

> *If You need to make a claim, You must:*
> *contact Our helpline before receiving any medical treatment on:*
> *USA and Canada 1800 364 9022 . Rest of the world +353 1 448 2444 .*
> *vhiassist@eurocross.nl*

Vhi Digital Services

We are revising the *Vhi Digital Services* provision to provide clearer guidance on access for members residing outside of Ireland. The revised rule is as follows

> *While We will make every effort to support international mobile numbers, there may be cases where numbers registered outside Ireland cannot be supported, resulting in limited or no access to Vhi's Digital Services.*

Definition relating to Chiropodist/Podiatrist

We are updating the definition of Chiropodist/Podiatrist to include the Podiatrist Registration Board of CORU. The updated definition now reads as follows:

> *A practitioner who is currently a member of:*
> *1. the British Chiropody & Podiatry Association,*
> *2. the Institute of Chiropodists & Podiatrists (Rep. of Irl.),*
> *3. the Irish Chiropodists/ Podiatrists Organisation Ltd.,*
> *4. Podiatry Ireland or*
> *5. the Podiatrist Registration Board at CORU.*

Definition relating to Physiotherapist

We are updating the definition of Physiotherapist to include Physical Therapist in line with CORU. The updated definition now reads as follows:

> *Physiotherapist/ Physical Therapist A member of the Irish Society of Chartered Physiotherapists or registered on the Physiotherapists Registration Board at CORU.*

Definition relating to Physical Therapist

We are updating the definition of Physical Therapist to Massage Therapist to satisfy CORU requirements. The updated definition now reads as follows:

> *Massage Therapist A practitioner who is currently a member of:*
> *1. the Orthopaedic and Soft Tissue Therapists of Ireland (ROSTI)*
> *2. the Irish Association of Physical Therapists*
> *3. the Irish College of Osteopathic Medicine (ICOM).*

Cover Outside Ireland

We are revising point 1 under '*Vhi may assist You by*' to include a guarantee of payment. The revised rule is as follows:

> *providing a direct payment facility in respect of eligible Benefits where possible. Please note some overseas doctors or facilities may not accept a guarantee of payment from Us by direct settlement. Where this occurs, You must pay Your bills directly to the overseas doctors or facilities and submit a claim to Us.*

Cover Outside Ireland

We are revising point 2 under '*Vhi may assist You by*' to include 365 days a year. The revised rule is as follows:

> *providing a 24 hour emergency telephone service 365 days a year*

Cover Outside Ireland

We are revising point 5 under '*Vhi may assist You by*' to remove reference to your employer as Vhi Assist does not contact employers. The revised rule is as follows:

> *making contact with Your doctor in Ireland or immediate family if required.*

Cover Outside Ireland

We are updating the *Medical Reports* exclusion under Emergency Treatment Abroad Exclusions to include translations. The revised rule is as follows:

> *Medical Reports the cost of medical reports and/or translations.*

Cover Outside Ireland

We are updating the *Not Medically Necessary* exclusion under Emergency Treatment Abroad Exclusions. The revised rule is as follows:

> *Not Medically Necessary treatment which is not acutely Medically Necessary as determined by Your treating doctor and/or Our Medical Advisors.*

Cover Outside Ireland

We are updating the *Medical Reports* exclusion under Elective Treatment Abroad Exclusions. The revised rule is as follows:

> *Medical Reports the cost of medical reports and/or translations.*

Making a Claim

We are revising the *Signing on Behalf of a Child* rule. The revised rule is as follows:

> *If a parent or legal guardian signs the claim form or submits via Snap and Send, they authorise Vhi to correspond with the Policyholder in relation to the claim. Payments will be issued using the chosen payment method. If the Child turns 18 while the claim is in progress, Vhi will continue to correspond with the Policyholder until the claim is concluded.*

Definition relating to Orthoptist

We are updating the definition for Orthoptist to include *the British and Irish Orthoptic Society*. The definition now reads:

> *A practitioner who is currently a member of:*
> *1. the Irish Association of Orthoptists, or*
> *2. the British and Irish Orthoptic Society (BIOS)*

Definition relating to Physiotherapist / Physical Therapist

We are updating the definition of Physiotherapist / Physical Therapist to include *the Irish Association of Physical Therapists*. The updated definition now reads as follows:

> *A practitioner who is currently a member of:*
> *1. the Irish Society of Chartered Physiotherapists,*
> *2. the Physiotherapists Registration Board at CORU, or*
> *3. the Irish Association of Physical Therapists.*

Vhi Clinical Services

We are revising the *Vhi Clinical Services* provision to provide clearer guidance on member access to these benefits. The revised rule is as follows:

> *We will only pay a Benefit towards the cost of Vhi Clinical Services where that benefit is shown on Your Table of Benefits. As Vhi 360 services may vary by location, You should check that the service You need is covered under Your Plan and available at the Vhi 360 Health Centre You choose to attend.*

Definition relating to Reflexologist

We are updating the definition of Reflexologist to remove reference to the Irish Reflexologists. The updated definition now reads as follows:

> *A practitioner who is currently a member of:*
> *1. the Irish Reflexologists Institute (IRI), or*
> *2. the National Register of Reflexologists (Ireland) (NRRI).*

2. Updated Benefit T&Cs

Cancer Care Support Benefit

We are updating the eligibility criteria for petrol and diesel receipts to clarify the applicable timeframe for eligibility under the Cancer Care Support Benefit. The updated rule now reads as follows:

> 1. *We will provide a Benefit:*
> *a. where treatment takes place in an Approved Facility, and*
> *b. where claims are accompanied by dated receipts on headed paper. Receipts for petrol or diesel must be dated within 7 days of the treatment. This does not apply to costs for electric vehicle charging.*

Emergency Dental Treatment

We are updating the eligibility criteria under the Emergency Dental Treatment. The updated rule now reads as follows:

> *We will cover the Benefit where:*
> *1. You present and have treatment with the Dental Practitioner within 5 days of the Accident,*
> *2. the Dental Practitioner certifies that the emergency treatment was necessary, and*
> *3. the claim is accompanied by a dated receipt on headed paper*

Physiotherapist

We are updating the benefit description of Physiotherapist to include Physical Therapist. The updated description now reads as follows:

> *Physiotherapist/Physical Therapist*
> *a contribution towards the cost of Your visit to*
> *a Physiotherapist/Physical Therapist.*

Manual Lymph Drainage

We are revising the eligibility criteria for *Manual Lymph Drainage* to align the practitioner definition with the updated Physiotherapist/Physical Therapist terminology. The revised rule is as follows:

> *We will cover the Benefit where the person giving the care is a:*
> *1. Physiotherapist /Physical Therapist,*
> *2. Massage Therapist, or*
> *3. Member of Manual Lymph Drainage (MLD) Ireland*

Alternative Therapy

We are updating the eligibility criteria under the Alternative Therapy to include Massage Therapist. The updated rule now reads as follows:

> *We will cover a Benefit towards the following alternative therapists:*
> *1. Acupuncturist,*
> *2. Chiropractor,*
> *3. Osteopath,*
> *4. Massage Therapist, and*
> *5. Reflexologist.*

Optical – Eye Tests

We are updating the eligibility criteria under Optical – Eye Tests. The updated rule now reads as follows:

> *We will cover a Benefit towards eye tests if they are carried out by an:*
> *a. Optometrist,*
> *b. Ophthalmic Surgeon registered with Us, or*
> *c. Ophthalmic Physician registered with Us.*

Optical – Glasses & Contact Lenses

We are updating the eligibility criteria under Optical – Glasses & Contact Lenses to clarify the practitioner requirements for this benefit. The rule now reads as follows:

> *We will provide this Benefit where the Prescription Glasses, Contact Lenses and/or repairs are provided by a registered Optometrist.*

Baby Swim Classes

We are updating the eligibility criteria under Baby Swim Classes to remove the one claim limit. The rule now reads as follows:

> *We will provide this Benefit up to 1 year after the birth of the Child.*

Cancer Care Support Amended

We are revising the *Cancer Care Support Benefit* to clarify the 50km distance criteria and other eligibility criteria. The rule now reads as follows:

> *a contribution towards the costs:*
> *1. for one night's accommodation in a hotel,*
> *hostel or bed and breakfast where You*
> *travel more than 50km one-way for treatment;*
> *2. travel by public transport, taxi, hackney*
> *or petrol, diesel or electric vehicle charging*
> *for Your car where You travel more than 50km one-way for treatment; and*
> *3. car parking costs*

> *1. We will provide a Benefit:*
> *a. where charges are incurred as a result of*
> *Out-Patient Chemotherapy, Out-Patient*
> *Radiotherapy treatment or approved cancer-related*
> *immunotherapy following a diagnosis of cancer.*
> *b. where treatment takes place in an*
> *Approved Facility, and*
> *b. where claims are accompanied by*
> *dated receipts on headed paper.*
> *Receipts for petrol or diesel must be*
> *dated within 7 days of the treatment.*
> *This does not apply to costs for electric*
> *vehicle charging.*
> *2. For electric vehicle charging costs, We will*
> *calculate the Benefit payable based on a set*
> *rate per kilometre as determined by Us.*
> *The distance allowed for travel will be*
> *determined using the fastest route on AA*
> *Route Planner. The current rate payable is*
> *available at vhi.ie. For Hybrid Vehicles, You*
> *may claim under the electric vehicle charging*
> *Benefit or the petrol/diesel Benefit once per*
> *treatment.*

Post-natal Home Nursing

We are revising the *Post-natal Home Nursing benefit* to clarify when we will pay this benefit. The revised rule is as follows:

> *a contribution towards the charges for Home Nursing by a Nurse following a 1 night or 2 night stay in hospital when We pay these charges for normal confinement.*

Strength & Conditioning Coach

We are revising the *Strength & Conditioning benefit* to incorporate the Irish Sport and Exercise Sciences Association. The revised rule is as follows:

> *We will cover the Benefit when accredited with the Irish Sport and Exercise Sciences Association (ISESA) or the UK Strength & Conditioning Association (UKSCA).*

3. New Benefit T&Cs

Accident & Emergency Cover

We are introducing a new rule for Private Hospital Accident & Emergency Cover to clarify how you can claim and the benefits that apply. The new rule reads as follows:

> *If You attend an Accident & Emergency department in a Private Hospital, eligible costs may be claimed in accordance with Your Plan.*
> *Claims will be assessed under the following categories:*
> *• A&E or registration fees will be treated as consultant visits.*
> *• Other tests such as Scans, Blood Tests, etc. can be claimed under the relevant Benefits where applicable on Your Table of Benefits.*
> *An excess may apply depending on Your Plan. You can check Your cover via MyVhi, the 'Check your Health Cover' feature in the Vhi app or by calling Us.*

Sudden Arrhythmia Death Syndrome (SADS) Screening

We are introducing a new rule for Sudden Arrhythmia Death Syndrome (SADS) Screening. The new rule reads as follows:

> *a contribution towards the cost of Sudden Arrhythmia Death Syndrome (SADS) Screening.*
>
> *1. We will cover this Benefit where the screening is performed by a:*
> *a. GP*
> *b. Consultant or*
> *c. Nurse*
> *2. All follow-ups should be conducted by You with a qualified medical practitioner.*

4. Benefit T&Cs which are no longer applicable.

Preventative Medicine - Exclusions

We are revising the *Preventative Medicine* exclusion to remove bone density scans. The updated exclusion will read as follows:”

> *Preventative Medicine vaccinations, routine or preventative medical examinations. This includes screening and check-ups, other than where specifically covered by Your Plan*

Your policy Terms & Conditions, Table of Benefits and Directory of Hospitals contain full details of all your cover.
If you have any questions, please call us on **(056) 444 4444.**