



Company & PMI Plans: Rules – Terms & Conditions

Addendum to existing Rules – Terms & Conditions.

Applicable to all members until 31st August 2020 (unless stated otherwise).

Vhi Healthcare are committed to meeting the needs of our customers during the Covid-19 emergency. We are providing an additional range of supports and alternative means of accessing benefits during Covid-19.

This document sets out the interim Terms and Conditions (T&Cs) that apply to Your Plan and should be read in conjunction with the other documents that form part of Your policy with Us, Your Table of Benefits, the Directories, the Schedules and Your Policy Details. When reading Your Table of Benefits, You should look at the benefits that are listed under Your Plan and this will tell You which benefits are included and the level of cover, if any, that applies. This Rules – Terms & Conditions document applies to each person insured on the Policy, and is available online at Vhi.ie.

#	Section	Existing Rule	Interim Rule Wording or Application of Rule
1	S. 7 (xxiii)	<p>Exclusions:</p> <p>Online Consultations with a practitioner (including a General Practitioner or Consultant) from any Medical Speciality, including any prescription drugs or treatment prescribed following an online Consultation, unless specifically included on your Table of Benefits or if the consultation is provided by Vhi Online Doctor.</p>	<p>If included in your plan – we will allow online/telephone receipts for the following services; GPs, Consultants, Clinical Psychologists, Physiotherapists, Dieticians, Practice Nurses, Physical Therapists, Occupational Therapists, Speech & Language Therapists.</p> <p>Effective From 1st March 2020.</p>

2	S. 5 (25)	<p>Cancer Care Support Benefit:</p> <p>We will pay the benefit listed in Section 5 of Your Table of Benefits towards the accommodation costs of a Customer in a hotel, hostel or B&B when a Customer travels to receive Out-patient chemotherapy and/or Out-patient radiotherapy treatment in hospital listed in the Directory of Hospitals (and Treatment Centres) covered by the Plan. Only claims accompanied by dated receipts on headed will be eligible for benefit.</p>	<p>If included in your plan – we will allow benefit for travel costs which are limited to public transport, taxi, hackney, fuel and car parking costs.</p> <p>Effective From 1st March 2020.</p>
3	S. 5 (31)	<p>Ante-natal Course:</p> <p>If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of an Ante-natal course. The person giving the course must be a Midwife. This benefit is payable in respect of the Adult Customer availing of the service. (See also Rule 8e).</p>	<p>If included in your plan – we will allow receipts for online ante natal courses, including those provided by The Baby Academy.</p> <p>Effective From 6th April 2020.</p>
4	S. 5 (34)	<p>Paediatrician Benefit:</p> <p>If included on Your Child’s Plan, We will pay the benefit listed in the Table of Benefits for the first visit of Your Child to a Consultant Paediatrician with 1 year of the birth.</p>	<p>If included in your plan – we will allow online/telephone receipts subject to meeting the criteria of your existing benefit.</p> <p>Effective From 1st March 2020.</p>
5	S. 5 (40)	<p>Consultant Consultations:</p> <p>We will pay the benefit listed in Your Table of Benefits towards the cost of a consultation, excluding maternity and the 1st visit to a Consultant Paediatrician.</p>	<p>If included in your plan – we will allow online/telephone receipts subject to meeting the criteria of your existing benefit.</p> <p>Effective From 1st March 2020.</p>

6	S. 5 (43)	<p>Clinical Psychologist:</p> <p>If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of a Clinical Psychologist.</p>	<p>If included in your plan – we will allow online/telephone receipts subject to meeting the criteria of your existing benefit.</p> <p>Effective From 1st March 2020.</p>
7	S. 5 (47)	<p>Out-patient Mental Health Treatment:</p> <p>We will pay the benefit listed in Your Table of Benefits towards the cost of mental health therapy in an approved Out-patient Mental Health Centre. The visit limit shall not apply in respect to mental health therapy with a consultant psychiatrist.</p>	<p>If included in your plan – we will allow online/telephone receipts subject to meeting the criteria of your existing benefit.</p> <p>Effective From 14th April 2020.</p>
8	S. 5 (63)	<p>Vhi Second Opinion Service:</p> <p>The Vhi Second Opinion Service offers members a medical second opinion for any condition adversely affecting their quality of life. Should You wish to avail of this service or find out more details, please contact Us on 1850 247 724. The service is available to all members of HealthPlus Plans subject to a referral from a treating Consultant.</p> <p>The Vhi Second Opinion for Kids Service offers Children, as defined, a medical second opinion for any condition adversely affecting their quality of life. Should You wish to avail of this service or find out more details, please contact Us on 1850 247 724. The service is available to all Children insured on Our Hospital, Company and PMI Plans. The service is only available to Children subject to a referral from their treating Consultant.</p>	<p>Vhi Second Opinion Service:</p> <p>The Vhi Second Opinion Service offers members a medical second opinion for any condition adversely affecting their quality of life. Should You wish to avail of this service or find out more details, please contact Us on 1850 247 724.</p> <p>Vhi Second Opinion Service is available to all members across all hospital plans.</p> <p>Effective From 2nd June 2020.</p>

9	S. 5 (69)	<p>Baby Swim Classes:</p> <p>If included on Your Plan or Your Child’s Plan, we will pay the benefit listed in the Table of Benefits for baby swim classes up to 1 year after the birth. The benefit is payable in respect of an insured Child availing of the service. (See also Rule 8e).</p>	<p>If included in your plan – we will allow receipts for a period of 18 months after the birth.</p> <p>Effective From 2nd April 2020.</p>
10	S. 5 (75)	<p>Psycho-oncology Counselling:</p> <p>If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of psycho-oncology counselling where an insured Customer is referred by a General Practitioner or Consultant to a Clinical Psychologist, as defined. Only claims accompanied by a dated receipt on headed paper will be eligible for benefit.</p>	<p>If included in your plan – we will allow online/telephone receipts subject to meeting the criteria of your existing benefit.</p> <p>Effective From 1st March 2020.</p>
11	S. 5 (82)	<p>Vhi Paediatric Clinic:</p> <p>We will pay the benefit listed in Your Table of Benefits towards the cost of an initial consultation with a Paediatric Consultant in an approved Vhi Paediatric Clinic. Follow-up treatment within the Vhi Paediatric Clinic, after the initial consultation, is also covered and the maximum benefit is set out in Your Table of Benefits. Please note that it is only possible to claim benefits once i.e. no benefit will be payable for shortfalls submitted against any other part of your health insurance plan. Approved Vhi Paediatric Clinics are located within Vhi SwiftCare Clinics.</p>	<p>If included in your plan – we will allow online/telephone receipts for follow up treatment, however initial consultation will continue as face-to-face.</p> <p>Effective From 1st March 2020.</p>

12	N/A	N/A	<p>Meditation App Benefit:</p> <p>The Meditation App benefit offers you a €30 benefit towards the 'Headspace' app or 'Calm' app annual subscription. You can claim back benefit against one app, once per renewal year.</p> <p>Meditation App Benefit is available to all members across all hospital plans for a 12 month period. Allow receipts toward annual subscription costs of one app, once per renewal if the subscription date is on or after 1st May 2020.</p> <p>Effective From 1st May 2020.</p>
13	N/A	N/A	<p>Digital Health Services: (Provided by Spectrum Health)</p> <p>The Vhi Digital Health Services offers members insured on our Hospital, Company and PMI Plans a digital service for Physiotherapy, Dietician and Speech & Language therapy sessions carried out by a practitioner, as defined. Details of the services are available on Vhi.ie/digitalhealthservices. To make a booking please contact Spectrum Health at (01) 518 0011.</p> <p>Digital Health Services (provided by Spectrum Health) are available to all members across all hospital plans.</p> <p>Effective From 14th May 2020.</p>

14	N/A	N/A	<p>Intravitreal Injections:</p> <p>We are extending cover for the provision of intravitreal injections at alternative off-site locations such as outpatient clinics or consultant rooms as opposed to private hospitals.</p> <p>If included in your plan, we will provide cover in accordance with the benefit in respect of side room accommodation for Private 2 hospitals under Section 1 of your Table of Benefits.</p> <p>Effective From 31st March 2020 (subject to agreement with provider).</p>
15	S. 5 (56)	<p>Employee Assistance Programme:</p> <p>If included in Your Plan, We will pay:</p> <p>(i) The benefit set out in Your Table of Benefits for Structured Telephone Counselling as part of the Employee Assistance Programme, provided it is carried out by a Counsellor.</p> <p>(ii) The benefit set out in Your Table of Benefits for Face-to-Face Counselling sessions as part of the Employee Assistance Programme, provided it is carried out by a Counsellor.</p>	<p>If included in your plan – we will allow online/telephone receipts for a 12 month period subject to meeting the criteria of your existing benefit.</p> <p>Effective from 1st March 2020.</p>

16	S. 6 (A) (1)	<p>General Treatment Abroad Rules:</p> <p>Only Customers resident in Ireland for at least 180 days each calendar year are eligible for cover outside Ireland and/or repatriation.</p>	<p>General Treatment Abroad Rules:</p> <p>Customers who remain outside Ireland for more than 184 days in the calendar year as a result of Covid-19 will continue to be eligible for cover outside Ireland and/or repatriation under Section 6 until such time that it is deemed possible/appropriate to travel back to Ireland. Please contact us for further details.</p> <p>Applicable to all members across all hospital plans.</p> <p>Effective From 1st March 2020.</p>
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#	Existing Definitions	New – Interim Definitions
1	<p>Clinical Psychologist:</p> <p>A full member of the Division of Clinical Psychology of the Psychological Society of Ireland.</p>	<p>Clinical Psychologist:</p> <p>A full member of the Psychological Society of Ireland.</p>
2	N/A	<p>24/7 Mental Health Support Counsellor:</p> <p>A counsellor who has entered into agreement with our agents to provide the counselling service.</p>