

Table of Benefits – HealthPlus Access

Applicable to new registrations or renewals on/or after 1st March, 2013.

This Table of Benefits must be read in conjunction with our Hospital Plan Rules – Terms and Conditions, including the Directory of Hospitals (and Treatment Centres) and the Directory of approved MRI Centres. Directories and schedules change from time to time and the most up-to-date versions apply to your contract. These are available at www.vhi.ie or call us.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital Blackrock Clinic Radiotherapy (day care & out-patient) 	Full cover 55% 35% 45% Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> Cardiac FPPs Level 1 Non-cardiac FPPs Level 1 Cardiac FPPs Level 2 	90% 90% 90%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details

H Denotes benefit changes to this plan. If you have changed your plan since your last renewal, benefit differences with your old plan are not highlighted.

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C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity		
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Private hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover €3,150 Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5		
A	Convalescent care - first 14 nights	€51 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
D	Vhi Homecare	Full cover
E	Child home nursing - 14 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
Section 8		
A	In-patient MRI scans (refer to the Directory of approved MRI Centres)	Full cover
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H		
A	General practitioner	€13
B	Consultant consultation	€39
C	Pathology - consultants' fees (per referral)	€20
D	Radiology - consultants' fees for professional services (per procedure)	€60

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E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre	€500 per year
F	Physiotherapist	€13
G	Pre- and post-natal care (combined visits in the year of the birth)	€255
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€13
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology - 12 combined visits	€13
J	Accident & emergency cover - per episode of care	€13
K	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
L	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Healthcare Medical Centre • Dexa scans in an approved dexa scan centre • Mammograms in an approved mammogram centre 	€250 per screen Full cover Full cover
	Annual excess - per member, per year	€300
	Annual maximum - per member, per year	€3,200
	* This benefit is not subject to the annual excess or annual maximum	