

Table of Benefits – One Plan Starter

Applicable to new registrations or renewals on/or after 31st 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 accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 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 & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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 	0% 0% 0%
	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	100 days
B	Day care psychiatric treatment for approved day care programmes	0%
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 Caesarean delivery (as per hospital benefits listed)	€381 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night

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.

One Plan Starter

B	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
C	Vhi Homecare	Full cover
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 (read in conjunction with Section 1)	Agreed charges
B	Out-patient MRI scans H <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) *Refer to the Directory of approved MRI Centres available on www.vhi.ie or call us.	66% or 100%* 66% or 100%*
C	PET-CT scans (covered in accordance with our rules) H <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital, Whitfield Clinic, Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	Consultant consultation - 1 visit	€60
B	Pathology - consultants' fees (per referral) H	€60
C	Radiology - consultants' fees for professional services (per procedure) H	€60
D	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	€300 per year
Annual excess - per member, per year		€250
Annual maximum - per member, per year		€1,000