



## Plan B Option

Vhi Healthcare has a range of hospital plans, A-E and A-B Option which provide full cover for hospital treatment. This leaflet explains the main benefits of **Plan B Option**.

### Plan B Option hospital cover includes:

- Direct payment to hospitals
- Access to over 2,100 consultants

| Public hospitals |            |
|------------------|------------|
| Private room     | Full cover |

| Most private hospitals*                 |                        |
|---|------------------------|
| Day-care, Side room & Semi-private room | Full cover             |
| Private room                            | Semi-private room rate |

\* Excludes Blackrock Clinic & Mater Private Hospital

| Blackrock Clinic & Mater Private Hospital |            |
|---|------------|
| Day-care & Side room                      | Full cover |
| Semi-private room                         | 55% cover  |

| Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Medical Clinic & Mater Private Hospital |            |
|---|------------|
| Major cardiac procedures  | Full cover |
| A list of specialised procedures  | 90% cover  |

### Stress-related cover

- 180 days cover for stress related and psychiatric hospital care (including cover for eating disorders such as bulimia and anorexia)
- 91 days in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period
- Out-patient stress related care in Dean Clinic with mental health therapy at €20 per visit, up to a maximum of 12 visits per member per year - subject to an out-patient excess of €250 per member per year

## Mother & child cover

|   |   |                     |
|---|---|---------------------|
| Public maternity hospital                     | Private accommodation   | Full cover – 3 days |
| Private maternity hospital                    | Accommodation & hospital charges                                    | Up to €3,150        |
| Home births                                   | Medical expenses incurred   | Up to €3,150        |
| Pre- & post-natal - GP, consultant or midwife | Up to €385 in the year of the birth (subject to out-patient excess) |                     |
| Child home nursing                            | Up to €100 per day, up to a maximum of 14 days                      |                     |
| Parent accompanying child                     | Up to €560  |                     |
| Pregnancy support service                     | Yes   |                     |

- Free cover for new born babies until the next renewal
- 4th and subsequent children are free

## Recuperation care

- Convalescent care of €51 per night for up to 14 nights per claim
- Cancer care support benefit of up to €100 for one night's accommodation for each treatment, to a maximum of €1,500 per calendar year

## Cover outside Ireland - while on holidays abroad for less than 180 days

- Cover for emergency treatment abroad of up to €100,000
- Access to a 24 hour medical phone service with an English speaking medical expert
- Help to find a local GP, hospital or clinic
- Elective treatment abroad - surgical procedures already available in Ireland and treatment not available in Ireland, subject to approval - Up to €100,000

## Vhi HomeCare

- Vhi HomeCare provides intravenous antibiotics in the comfort and safety of the home

## Day-to-day cover for medical expenses

**Plan B Option** is a hospital plan and is designed to provide comprehensive cover for treatment and accommodation while in hospital. It provides some limited cover for day-to-day medical expenses, subject to an annual excess.

## NurseLine 24/7

**NurseLine 24/7** is a confidential telephone support service staffed by qualified nurses who supply information on a wide range of medical conditions and queries.

**NurseLine 24/7** is available 24 hours a day, 7 days a week and is exclusive to Vhi Healthcare members. Make sure you have your membership number to hand!

| Cost          | Adult (monthly) | Student (monthly) | Child (monthly) |
|---------------|-----------------|-------------------|-----------------|
| Plan B Option | €119.13         | €42.36            | €26.47          |

Vhi Healthcare members do not pay surcharges on any instalment payments. The price remains the same whether you pay monthly or yearly. All prices quoted are monthly group rates net of tax relief.

Child rates apply to children under 18 years of age and student rates apply to students in full time education up to 21 years of age.

For more details, please phone us on **CallSave 1850 211 558** or log onto **www.vhi.ie**