

# Plan P Rules

## Terms and Conditions of Membership



Applicable to new registrations or renewals on/or after 1st November 2014.  
Please read and retain for future reference. Subsequent rules changes will be communicated to you at your renewal date.

## 1) Definitions

### **Accident**

Bodily injury caused solely and directly by external, violent and visible means.

### **Adult**

A member aged 18 years or over on joining or at last renewal date.

### **Child**

A person under 18 years of age at the renewal date (or at the time of joining if there is no past renewal date).

### **General Practitioner**

A medical practitioner with a current full registration with the Irish Medical Council, who holds a primary medical qualification.

### **Hospital (Public)**

See list inside back cover.

### **Medically necessary**

By medically necessary we mean service or treatment provided to a member in a hospital setting and which in the opinion of our medical advisors is generally accepted by the medical profession as appropriate with regard to good standards of medical practice and is:

- Consistent with the symptoms or diagnosis and treatment of the injury or illness
- Necessary for such a diagnosis or treatment
- Not furnished primarily for the convenience of the patient, the doctor or other provider
- Furnished at the most appropriate level which can be safely and effectively provided to the patient.

### **Member**

You and anybody who is named as an insured person on your membership details.

### **Subscriber**

The person with whom we have made the contract.

### **Vhi Healthcare**

The Voluntary Health Insurance Board.

### **We/us/our**

The Voluntary Health Insurance Board.

### **Year**

The period of cover shown in your most recent membership details.

### **You/your**

The subscriber.

## 2) Joining Vhi Healthcare

There is no medical screening involved and joining is simple - just contact your local Vhi Healthcare office or ring **LoCall 1890 44 44 44** for an application form.

- 2.1 Anyone who is resident in Ireland may join.
- 2.2 Your contract with Vhi Healthcare will be for a full subscription year, unless a shorter period is agreed.
- 2.3 Expenses incurred within eight weeks of the date of registration are not covered, except in the case of accidents where immediate benefit is payable.
- 2.4 For members who pay by salary deduction, the translation of annual premia into monthly or weekly instalments may result in the collection of marginally more or less than the annual premium as a result of rounding to the nearest cent.

## 3) Renewing your healthcare cover

- 3.1 Every renewal accepted by Vhi Healthcare shall be deemed to be a renewal of the existing contract subject however to alterations notified to you prior to your renewal date.

## 4) Terminating your healthcare cover

- 4.1 The contract may be terminated by either party at the end of a subscription year.
- 4.2 You must pay your premium when it becomes due for the duration of your contract. The subscriber/policyholder is responsible for ensuring payments are made.

In the event that you do not commence payment of your premium in accordance with the payment terms of your contract, we reserve the right to cancel your contract and we will not pay any benefits.

In the event of non-payment in accordance with the payment terms of your contract during the course of your contract term, such non-payment will constitute a breach of your contract. In such circumstances we will not pay any benefits for the contract term and we will seek recovery of the losses and expenses incurred by us as a result of your non-payment. These losses and expenses will be calculated as follows:

- (i) In the event that no claims have been paid, this will amount to the health insurance levy calculated on a pro-rata basis, together with an administration charge of fifty euro;
- (ii) In the event that claims have been paid, this will amount to the total outstanding premium due to us.

## 5) Your healthcare benefits

Please read this section carefully to make sure you understand your cover and that it is sufficient for your needs. It will also indicate the extent of the benefits under your contract.

Hospital In-patient benefits

- 5.1 Your healthcare plan provides benefit for the statutory daily public ward charge in public hospitals, subject to a maximum of ten days in any twelve month period.

## 6) Exclusions

As you would expect, it is not possible to cover every eventuality, and some limits must apply.

The following are the circumstances and services for which benefit is not payable.

- 6.1 A stay in a public hospital which in the opinion of Vhi Healthcare's medical advisors is not medically necessary.
- 6.2 Expenses for which the member is not liable.
- 6.3 Charges in Public Hospital Out-patient Departments.
- 6.4 If you or another member is entitled to claim from any other insurance policy for any of the costs, charges or fees for which you are insured under this contract, we will pay only our rateable portion of these costs. When making a claim you must tell us if you have other insurance.

## 7) Making a claim

### Hospital accommodation

(Please be sure to bring your Vhi Healthcare membership number with you whenever you use hospital services.)

- 7.1** We will only pay benefits when we receive a claim form completed and signed by the member and the member's doctor, and the original invoices or receipts. The member signs the claim form to confirm that the details on the form are correct. A claim form will normally be supplied to you by the hospital you are attending. It can also be obtained from your local Vhi Healthcare office.
- 7.2** Benefit is payable for unpaid accounts on the condition that it is used solely to pay these accounts.
- 7.3** If we have a direct payment arrangement with the hospital, the hospital will send the form and invoices directly to us.
- 7.4** If we do not have a direct payment arrangement with the hospital, you must send us a claim form completed and signed by the member and the member's doctor together with the relevant invoices.
- Payment of that estimate will be a complete discharge of our obligations to you.
  - We will then pay the benefits for the hospital charges to you.
  - You must use all the benefits we pay to you for the services for which you are claiming.
- 7.5** Hospital invoices must be in a format specified by us. If they are not, we may be unable to calculate your exact benefit for hospital charges in which case we will calculate the benefit due to the hospital as best we can from the information supplied.
- 7.6** The completed claim form and supporting accounts must be received by Vhi Healthcare within 6 months of starting your hospital treatment.
- 7.7** Hospital claims statements are issued to the subscriber of the policy. If an insured person other than the subscriber on the policy wishes to have their claims statements issued directly to them instead, they should contact us, so that we can record their preference.

## 8) General rules

- 8.1** You may apply to alter cover from your renewal date, provided due notice is given in advance. Upgrading to a plan with higher cover will be considered a new application and will be subject to the applicable rules of that plan.
- 8.2** You may apply to enrol dependants at any time.
- 8.3** We will send any letters and notices about your contract, by ordinary post, to the address which you give us. So, you must tell us if you change your address.
- 8.4** If any member makes, or tries to make, a dishonest application or claim we have the right to:
- (i) refuse to renew his/her membership; or
  - (ii) cancel his/her membership immediately. We also have the right to refuse to pay any benefits for the member.
- 8.5** If you ask us to remove a member from your contract, we have the right to tell the member that he/she is no longer covered.
- 8.6** The member must notify Vhi Healthcare immediately of any change to his/her policy or circumstances which could alter the assumptions on which the contract is based or which are material to same.
- 8.7** We will pay all your benefits in euro.
- 8.8** When you deal with us, you are acting for all the members who are included on your contract.
- 8.9** In order to pay your benefits, we may have to provide some of your membership details to the hospital, on a strictly confidential basis.
- 8.10** In accordance with the Health (Provision of Information) Act, 1997, Vhi Healthcare provides government agencies responsible for national health screening programmes with the name, address, date of birth, RSI number and Vhi Healthcare policy number of members of a requested demographic. No other information about our members is released. Vhi Healthcare also fully complies with the requirements of all Data Protection legislation.

## 9) Disputes

- 9.1** We take part in the Insurance Ombudsman Scheme. This means that if there is a dispute about whether we should pay all or part of a claim or you have any other problems, you can ask the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, (Tel: (01) 6620899) to decide on the matter.  
We must then accept the Ombudsman's decision.
- 9.2** Referral of a dispute to the Insurance Ombudsman will not affect your legal rights.

## 10) Data Protection

The information which you provide to the Vhi Group ("Vhi") will be used within the Vhi group of companies for processing your application and claims, customer services and for the administration of any healthcare related products and services of which you and any other person on your policy avail. Data may also be used for statistical analyses and the detection and prevention of fraud. We may share your data with trusted third parties who process data on our behalf, inside and outside of the European Economic Area. We may also share your data with other insurers to verify your cover, and with state bodies as required by law. Sensitive personal data including up to date medical diagnoses information may be held, used and processed for the purpose of undertaking investigations into, and to adjudicate on, claims (including the length of your hospital stay and the treatment received) and for the purposes of Vhi providing information about products and services aimed at managing your health and wellbeing.

By entering, renewing or amending an existing policy with us, you confirm that you explicitly consent to Vhi processing your personal data for the purposes described above, and have explained to each person who is included on your policy why we may ask for this information and what we will use it for. You also confirm that each person has agreed to this.

You have the right, subject to certain exemptions, to access any personal data that we hold about you (for which we may charge you a small fee) and to have inaccuracies corrected. If you wish to avail of these rights, please write to the Data Protection Office, Vhi House, 20 Lower Abbey Street, Dublin 1.

Vhi's Data Protection Statement contains a further detailed breakdown of the personal data we collect in relation to our customers and how we use that personal data. The Data Protection Statement can be found at [www.vhi.ie](http://www.vhi.ie) or should you wish to contact us on 1890 44 44 44, you can request a hard copy. If you have any queries regarding your data, please write to the Data Protection Officer, Vhi, Vhi House, 20 Lower Abbey Street, Dublin 1.

We will contact you as necessary about the products you currently hold with us. We may contact you about other Vhi products and services which may be of interest to you, provided you have indicated that you would like to receive such information. If you wish to change your preferences, please contact us at the above number or online at [vhi.ie/contact/](http://vhi.ie/contact/).

# Public Hospitals

## CAVAN

General Hospital, Cavan

## CLARE

Mid-Western Hospital, Ennis

## CORK

General Hospital, Bantry

General Hospital, Mallow

Marymount Hospice

Mercy University Hospital

Cork University Hospital

Cork University Maternity Hospital

South Infirmary/Victoria University Hospital Ltd

St. Mary's Orthopaedic Hospital

## DONEGAL

General Hospital, Letterkenny

## DUBLIN

Beaumont Hospital

(incorporating St. Joseph's Hospital, Raheny)

Cappagh National Orthopaedic Hospital

Connolly Hospital, Blanchardstown

Coombe Women's Hospital

Incorporated Orthopaedic Hospital, Clontarf

Mater Misericordiae Hospital

National Maternity Hospital, Holles Street

Our Lady's Hospice, Harold's Cross

Our Lady's Children's Hospital, Crumlin

Peamount Hospital

Rotunda Hospital

Royal Victoria Eye and Ear Hospital

St. Columcille's Hospital, Loughlinstown

St. James's Hospital

Rheumatology Rehabilitation,

Our Lady's Hospice, Harold's Cross

St. Luke's Hospital, Rathgar

St. Michael's Hospital, Dun Laoghaire

St. Vincent's University Hospital, Elm Park

St. Vincent's Hospital, Fairview

The Adelaide & Meath Hospital, Dublin

incorporating The National Children's Hospital, Tallaght

The Children's University Hospital, Temple Street

## GALWAY

Portiuncula Hospital, Ballinasloe

Regional Hospital, Merlin Park

University College Hospital, Galway

## KERRY

Kerry General Hospital, Tralee

## KILDARE

General Hospital, Naas

## KILKENNY

Lourdes Orthopaedic Hospital, Kilcreene

St. Luke's Hospital, Kilkenny

## LAOIS

Midland Regional Hospital, Portlaoise

## LEITRIM

Our Lady's Hospital, Manorhamilton

## LIMERICK

Mid-Western Regional Orthopaedic Hospital, Croom

Mid-Western Regional Hospital, Dooradoyle

Limerick Regional Maternity Hospital

Milford Hospice

St. John's Hospital

## LOUTH

County Hospital, Dundalk

Drogheda Cottage Hospital

Our Lady of Lourdes Hospital, Drogheda

## MAYO

Mayo General Hospital, Castlebar

## MEATH

Our Lady's Hospital, Navan

## MONAGHAN

General Hospital

## OFFALY

Midland Regional Hospital, Tullamore

## ROSCOMMON

County Hospital

## SLIGO

General Hospital

## TIPPERARY

Mid-Western Regional Hospital, Nenagh

South Tipperary General Hospital, Clonmel

## WATERFORD

Waterford Regional Hospital

## WESTMEATH

Midland Regional Hospital, Mullingar

## WEXFORD

General Hospital

Ely Hospital

*The hospitals listed above have direct-payment agreements with Vhi Healthcare.*

*Details of other Public Hospitals not listed here are available on request.*





## Voluntary Health Insurance Board An Bord Árachais Sláinte Shaorálaigh

Postal Address: IDA Business Park, Purcellsinch,  
Dublin Road, Kilkenny.

Telephone Number: **LoCall 1890 44 44 44**  
Lines open: 8am – 6pm Monday – Friday  
9am – 3pm Saturday

Website: [www.vhi.ie](http://www.vhi.ie)  
E-mail: [info@vhi.ie](mailto:info@vhi.ie)



**Dublin** Vhi House, Lower Abbey Street, Dublin 1.  
Fax (01) 873 4004

**Cork** Vhi House, 70 South Mall, Cork.  
Fax (021) 427 7901

**Kilkenny** IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.  
Fax (056) 776 1741