Table of Benefits – Family Plan Level 1

Applicable to new registrations or renewals on/or after 1st May, 2014.

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to www.vhi.ie or phone us on 1890 44 44 44 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals • 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) • Day care & side room • Semi-private accommodation • Private accommodation • Radiotherapy (day care & out-patient)	 60% 50% 50% semi-private rate 60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) • 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 • 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 • 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	Contact us for further details

❗ Denotes benefit changes to this plan since the last renewal date. If you have moved to or purchased this plan for the first time, benefit differences with your old plan, if applicable, are not highlighted.

C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) • Mental health assessment in every 2 year period • Mental health therapy, 7 visits	 €100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	 Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	 €1,200 €600
	Section 5	
A	Convalescent care - first 14 nights	€30 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)	€6,500 per member year
D	Vhi Homecare	Full cover
E	Child home nursing - 28 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	€100 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	€100,000
B	Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland	 €100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans • Category 1 - approved MRI centres	 66% or 100%*

	• 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%*
C	PET-CT scans (covered in accordance with our rules) • Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and 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	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
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	€300 per year
F	Pre- and post-natal care (combined visits in the year of the birth)	€300
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • Lifestage screening programme in a Vhi Medical Centre	 €75 per screen
O	Accident & emergency cover - 2 visits	€75
P	Vhi SwiftCare benefit* - 5 visits	€75
Q	Child counselling - 7 visits per child	€25
R	Paediatrician benefit - 1 visit in the year of the birth	€60
S	Baby massage classes, in the year of the birth	€100 per child
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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