

Table of Benefits – HealthPlus Premium

Applicable to new registrations or renewals on/or after 28th December, 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 <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 & private accommodation ● Radiotherapy (day care & out-patient) 	Full cover 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, Dublin - Blackrock Clinic ● Radiotherapy (day care & out-patient) 	Full cover Semi-private rate 80% 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 	Full cover Full cover Full cover
	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

■ 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.

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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) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5		
A	Convalescent care - first 14 nights	€64 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)	€6,400 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	€100,000
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 	€100,000 €100,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
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)		
A	General practitioner	€20

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B	Consultant consultation	€51
C	Pathology - consultants' fees (per referral)	€20
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	€500 per year
F	Physiotherapist	€13
G	Pre- and post-natal care (combined visits in the year of the birth)	€385
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Accident & emergency cover - per episode of care	€20
K	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
L	<p>Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *</p> <ul style="list-style-type: none"> • Heart check in a Vhi Medical Centre • Cancer check in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dexa scan centre • Mammograms in an approved mammogram centre 	<p>Full cover</p> <p>Full cover</p> <p>€300 per screen</p> <p>Full cover</p> <p>Full cover</p>
M	Dental practitioner - 1 visit	€20
N	Optical – eye testing in each 24 month period	€20
O	Vhi SwiftCare benefit* - 3 visits	€100
	Annual excess - per member, per year	€200
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	