

## Table of Benefits – One Plan 500

Applicable to new registrations or renewals on/or after 28<sup>th</sup> 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](http://www.vhi.ie) or phone us on 1890 44 44 44 if you are planning treatment.

	Benefit Provision	Benefit
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> </ul>	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> <li>Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>Hospital excess per claim – day care and side room</li> <li>Hospital excess per claim – in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c)</li> </ul> </li> </ul>	Full cover Semi-private rate Full cover  €150 €500
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> </ul>	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"> <li>Day care &amp; in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> <li>Beacon Hospital</li> <li>Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic &amp; Galway Clinic</li> </ul> </li> <li>Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)</li> <li>In-patient cardiac FPPs Level 2</li> <li>Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>Hospital excess per claim - day care</li> </ul> </li> </ul>	Full cover 0%  0%  0%  €150

**H** 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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	- Hospital excess per claim - in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c)	€500
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> </ul>	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>Private 3 &amp; 4 hospitals</li> </ul>	0%
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	<b>Section 4 - Maternity</b>	
A	Normal confinement <ul style="list-style-type: none"> <li>Public hospital benefit</li> <li>Caesarean delivery (as per hospital benefits listed)</li> </ul>	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	<b>Section 5</b>	
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)	€1,000 per member year
D	Vhi Homecare	Full cover
	<b>Section 6 - Transport costs</b>	

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A	Transport costs (covered in accordance with our rules)	Agreed charges
<b>Section 7 - Cover outside Ireland</b>		
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>Treatment not available in Ireland</li> </ul>	€65,000 €65,000
<b>Section 8</b>		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> <li>Category 1 - approved MRI centres</li> <li>Category 2 - approved MRI centres, agreed MRI charges &amp; consultant Radiologists fees (subject to an excess of €125 per scan)</li> </ul>	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>		
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€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