



## Company & PMI Plans Terms & Conditions (T&Cs) Changes Explained

In line with the Consumer Insurance Contracts Act (2019), the T&Cs changes applicable to your upcoming renewal are shown below. A benefit terms and conditions change only impacts you if the benefit is available on your plan, as outlined in your Table of Benefits.

### 1. Updated General T&Cs

#### Day to Day Medical Expenses Waiting Periods:

We are removing the Day to Day Medical Expenses waiting period applicable to members aged 50+ years. Please refer to the Waiting Periods tables in your Terms and Conditions.

#### Exclusion:

We are amending the exclusion definition in relation to practitioner treatment on family members to include partner. The updated exclusion now reads as follows:

*xvi) Treatment, tests or consultations given by a practitioner to his/her wife/husband/partner, children, parents or himself/herself.*

#### Cancellation/Termination by us:

We are amending the rule in relation to cancellation or termination of your policy by us to advise that we reserve the right to seek recovery administration & breach fees. The new rule now reads as follows:

#### *4.g) Cancellation / Termination by Us*

*We may cancel / terminate the Policy in the following circumstances:*

*i) In the event that payment of the premium does not commence in accordance with the T&Cs of the Policy, then no benefits will be paid under the Policy in these circumstances.*

*ii) In the event of non-payment of the premium during the course of the Policy term, such non-payment will constitute a breach of the Policy. No further benefits will be paid for that Policy term and We reserve the right to seek recovery of the losses and expenses incurred by Us as follows:*

*- 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;*

*- In the event that claims have been paid, this will amount to the total outstanding premium due to Us.*

### **Participation In Clinical Trials:**

We are including the participation in clinical trials under our treatment abroad rule exclusions. The rule reads as follows:

6, 18) xxv) Participation in clinical trials.

## **2. Updated Benefit T&Cs**

### **Addiction Treatment**

We are broadening the benefit in relation to addiction treatment with the inclusion of addiction to gaming and sex/pornography. The rule now reads as follows:

5, 22) Addiction Treatment

*Each customer on the Policy is entitled to addiction treatment for:*

*(i) Alcoholism, drug abuse or other substance abuse subject to a maximum of 91 days benefit (less any days paid for by another health insurance contract) in any five year period. The five year period is calculated as the immediate five years prior to the discharge date of any such claim;*

*and*

*(ii) Pathological gambling, gaming and sex/pornography addiction subject to the maximum number of days per Customer in any calendar year listed in Section 3, In-patient psychiatric treatment, of the Table of Benefits, less any days treatment within the same calendar year which has been paid for under any other health insurance contract.*

### **Contraceptive Measures**

We are amending the exclusion rule in relation to contraceptive measures. The exclusion rule now reads as follows:

*7, vi) (Exclusions) Contraceptive measures or their reversal. (Unless specifically covered by Your Plan).*

### **Dexa Scans**

We are broadening the benefit in relation to Dexa Scans. Members are no longer required to meet specified clinical indications. The rule now reads as follows:

5, 17) Dexa Scans

*We will pay the benefit listed in Your Table of Benefits subject to the following criteria:*

*(i) You are referred for a Dexa Scan by a General Practitioner or Consultant; and*

*(ii) The Dexa Scan is carried out in one of Our approved Dexa Scan centres.*

*For any other Dexa Scans, please refer to the x-rays & scans/radiology benefit under Section 9 of Your Table of Benefits.*

### **Fertility Treatment**

We are clarifying the benefits in relation to fertility treatment and who may avail of these benefits. The new benefit rule now reads as follows:

5, 60) Fertility Programme

*We will pay the benefit set out in Your Table of Benefits towards the following treatments in a Vhi Approved Fertility Treatment centre, as outlined in the Directory of Hospitals (and Treatment Centres);*

- a) *Initial Consultation: The benefit listed in Your Table of Benefits is payable towards Your initial consultant consultation with the approved Fertility centre.*
- b) *Fertility tests: The benefit listed in Your Table of Benefits is payable towards Fertility tests for the insured customer in an approved Fertility centre. Available Fertility tests may vary between centres.*
- c) *Egg freezing: the benefit listed in Your Table of Benefits is payable towards egg freezing for the insured female customer in an approved Fertility centre. No benefit is payable towards storage costs.*
- d) *Sperm Freezing: The benefit listed in your Table of Benefits is payable towards Sperm freezing for the insured male customer in an approved Fertility centre. No benefit is payable towards storage costs.*
- e) *IUI: The benefit listed in Your Table of Benefits is payable towards IUI (intrauterine implantation) for the insured female customer in an approved Fertility centre.*
- f) *IVF or ICSI: The benefit listed in Your Table of Benefits is payable towards IVF (In-vitro fertilisation) or ICSI (Intracytoplasmic sperm injection) for the insured female customer in an approved Fertility centre.*
- g) *Preimplantation Genetic Testing (PGT): The benefit listed in Your Table of Benefits is payable towards Preimplantation Genetic Testing in an approved Fertility centre, subject to certain clinical criteria as specified by Us to the approved Fertility centres.*
- h) *Frozen Embryo Transfer: The benefit listed in Your Table of Benefits is payable towards Frozen Embryo Transfer for the insured female customer in an approved Fertility centre.*

### **Genetic Testing for Cancer – Hereditary Cancer Risk Assessment**

We are clarifying the requirement of having a GP or Consultant referral in order to access to service. The rule now reads as follows:

*5, 73) Genetic Testing for Cancer - Hereditary Cancer Risk Assessment  
If included in Your Plan, We will pay the benefit set out in Your Table of Benefits towards an initial visit with Our designated specialist in cancer genetics provided it is carried out in a Vhi Genetic Testing Centre for Cancer Risk as outlined in the Directory of Hospitals (and Treatment Centres). Please note that in order to access this service a referral is required from a GP or Consultant.*

### **Mammograms**

We are broadening the benefit in relation to direct pay mammograms. Members are no longer required to meet specified clinical indications and will be covered for all mammograms (previously covered for screening only) in one of our approved Mammogram centres. The rule now reads as follows:

*5, 18) Mammograms  
We will pay the benefit listed in Your Table of Benefits subject to the following criteria:  
(i) You are referred for a Mammogram by a General Practitioner or Consultant; and  
(ii) The Mammogram is carried out in one of Our approved Mammogram centres.*

*For any other Mammograms, please refer to the x-rays & scans/radiology benefit under Section 9 of Your Table of Benefits.*

### **New parents' Food Pack**

We are amending the benefit to advise that benefit can be claimed on either the parent or insured child's plan. The new benefit rule now reads as follows:

*5, 66) New Parents Food Pack  
If included in Your or Your newborn Child's Plan, We will pay the benefit listed in Your Table of Benefits for a nutritional food pack provided to new parents.*

*To access this benefit, simply contact Us to register Your new Child on Your policy and We will provide You with Your voucher code. This benefit is available up to 1 year after the birth and is only claimable once per child.*

### **STI (Sexually Transmitted Infection) Screening**

We are expanding the benefit to also allow STI screening performed by a nurse. The rule now reads as follows:

*5, 68) STI (Sexually Transmitted Infection) Screening  
If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of STI Screening carried out by a General Practitioner, Consultant or Nurse in their own rooms.*

### **Vhi Second Opinion Service**

We are amending the rule to reflect that the Vhi Second Opinion Service is available to all members. Benefit rule now reads as follows:

*5, 59) Vhi Second Opinion Service • The Vhi Second Opinion service offers You a medical second opinion. Should You wish to avail of this service or find out more details, please contact Us on 1800 247 724.*

## **3. New Benefit T&Cs**

### **Flu vaccinations**

We are introducing a new benefit rule in relation to the flu vaccination benefit. The new rule now reads as follows:

*5, 84) Flu vaccinations  
If included in Your plan, We will pay the benefit listed in Your Table of Benefits for flu vaccinations administered by a General Practitioner, Consultant, Nurse or Pharmacist.*

### **Intrauterine system (IUS) hormonal coil**

We are introducing a new benefit rule in relation to the hormonal coil benefit. The new rule now reads as follows:

*5, 84) Intrauterine system (IUS) hormonal coil  
If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of an Intrauterine system (IUS) hormonal coil where the coil/system is either a Mirena, Jaydess or Kyleena Intrauterine System. Treatment must be carried out by a General Practitioner, Consultant or Nurse.*

### **Medical & Surgical Appliances**

We are introducing a new benefit rule to support Vhi Healthcare approved medical and surgical appliances. The new benefit rule now reads as follows:

*5, 83) Vhi Healthcare approved Medical and Surgical Appliances  
If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of Vhi Healthcare's list of approved Medical and Surgical Appliances. Some of these appliances may require a specific referral letter to confirm medical necessity. The list of eligible appliances may change from time to time, so please contact us for details of the most up to date list*

### **Vasectomy Benefit**

We are introducing a new vasectomy benefit on certain plans. The new benefit rule reads as follows:

#### *5, 82) Vasectomy*

*If included on Your Plan, We will pay up to the maximum indicated on Your Table of Benefits towards the cost of a Vasectomy, including any related consultations pre- and post-procedure. The Vasectomy must be carried out by a General Practitioner or Consultant in their own rooms. We will only accept one receipt, detailing the name of the procedure and the date the procedure was performed and any related consultation dates.*

## **4. Benefit T&Cs which are no longer applicable**

### **Cancer Check**

We are removing the rule for cancer check as the service is no longer applicable on any plan.

#### *5, 55) Cancer Check*

*We will pay the benefit listed in Your Table of Benefits towards the cost of a cancer check, in a 24 month period provided We determine it to be medically appropriate, subject to it being provided in a Vhi Medical Centre, as listed in the Directory of Hospitals (and Treatment Centres). This 24 month period begins on the date that the check is performed. Customers under the age of 18 at their last renewal are not covered for this benefit*

### **Heart Check**

We are removing the rule for Heart Check as the service is no longer applicable on any plan.

#### *5, 54) Heart Check*

*We will pay the benefit listed in Your Table of Benefits towards the cost of a heart check, in a 24 month period provided We determine it to be medically appropriate, subject to it being provided in a Vhi Medical Centre, as listed in the Directory of Hospitals (and Treatment Centres). This 24 month period begins on the date that the check is performed. Customers under the age of 18 at their last renewal are not covered for this benefit.*

### **Online Consultations with a practitioner exclusion**

We are removing the online consultations exclusion as cover, if applicable to your plan, is no longer restricted to the Vhi digital health services.

*7, xxiii) Online Consultations with a practitioner (including a General Practitioner or Consultant) from any Medical Speciality, including any prescription drugs or treatment prescribed following an online Consultation, unless specifically included on Your Table of Benefits or if the consultation is provided through the Vhi Digital Health Services*

### **Public Hospital Statutory Levy**

We are removing the rule relating to the public hospital statutory levy as this levy has been abolished and the benefit is no longer applicable.

*5, 81) Public Hospital Statutory Levy*

*We will pay the public hospital statutory levy for Your In-patient and Day-patient treatment, in any 12 consecutive months, in accordance with The Health Act (1970). This levy is payable by Us directly to the public hospital. In the event that You are billed by the hospital Your receipt should be submitted to Us for payment*

Your policy Terms & Conditions, Table of Benefits and Directory of Hospitals contain full details of all your cover.

If you have any questions, please call us on **(056) 444 4444**.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.

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