



## HealthSteps 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 Benefit 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.*

### 2. Benefit T&Cs which are no longer applicable

#### **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.

*(o) 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.*

Your policy Terms & Conditions and Table of Benefits 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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