



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 General T&Cs

Claiming Timelines

We have extended the time limit for you to claim your non-direct payment claims and your out-patient / day to day / lifestage medical expenses. The rules now read as follows:

11, c) Non-Direct Payment (other HealthSteps benefits)

We will pay benefits for eligible expenses listed in Your Table of Benefits when You send Us a claim form which You have completed and signed, together with receipts or when You use Our Snap and Send Claiming system (please note that separate additional T&Cs apply to the Snap and Send claiming system and will be available at MyVhi). You must submit your claim within a reasonable timeframe. Reasonable timeframe is defined as expenses incurred in your current renewal period or the previous two renewal periods (i.e. 3 years), if insured. Any claims submitted outside of this reasonable timeframe will not be eligible for payment.

11, f) Out-patient / Day-to-day and LifeStage Medical Expenses

We will pay benefits for eligible expenses listed in Your Table of Benefits when You send Us a Claim Form which You have completed and signed, together with receipts or use Our Snap and Send Claiming system. You must submit your claim within a reasonable timeframe. Reasonable timeframe is defined as expenses incurred in your current renewal period or the previous two renewal periods (i.e. 3 years), if insured. Any claims submitted outside of this reasonable timeframe will not be eligible for payment.

Contact Telephone Numbers

We have amended our contact telephone numbers:

Service	Old Contact Number	New Contact Number
Vhi Customer Service	1890 44 44 44	(056) 444 4444

Appendix 1: Approved Out-Patient Centres

We have updated the names of Euromedic in Northwood and Euromedic in Cork.

2. Updated Benefit T&Cs

Online Consultations

We are amending the exclusion rule to advise that online consultations from other medical specialities, when provided through the Vhi Digital Health Services, via the Vhi app, are not excluded. The rule now reads as follows:

(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.

Practitioner's Family or self-performed tests or consultations

The rule has been updated to exclude treatment, tests or consultations by a family member or on his/her self. The exclusion rule now reads as follows:

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

Cosmetic treatment

We have amended the exclusion rule in relation to cosmetic treatment. The exclusion rule now reads as follows:

8, q) Cosmetic treatment, (including tests, investigations and consultations) and treatment of any complications arising from cosmetic treatment – unless it is needed (i) to restore Your appearance after an accident or (ii) because You were severely disfigured at birth.

3. New Benefit T&Cs

Psychologist / Counsellor / Psychotherapist

We are introducing a new benefit combining Psychologist / Counsellor / Psychotherapist visits. The new rule reads as follows:

*m) Psychologist / Counsellor / Psychotherapist:
If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards the cost of a Psychologist, Counsellor or Psychotherapist as defined. Only claims accompanied by a dated receipt on headed paper will be eligible for benefit.*

The new definitions read as follows:

Psychologist

A chartered member of the Psychological Society of Ireland (PSI). It is advisable to discuss the suitability of the counselling service with a registered medical practitioner prior to commencing treatment and to satisfy yourself as to their qualifications.

Counsellor

A chartered member of the Psychological Society of Ireland (PSI) or a practitioner registered with one of the following bodies; Irish Association of Counselling and Psychotherapy (IACP); The Irish Council for Psychotherapy (ICP). It is advisable to discuss the suitability of the counselling service with a registered medical practitioner prior to commencing treatment and to satisfy yourself as to their qualifications.

Psychotherapist

A chartered member of the Psychological Society of Ireland (PSI) or a practitioner registered with one of the following bodies; Irish Association of Counselling and Psychotherapy (IACP); The Irish Council for Psychotherapy (ICP). It is advisable to discuss the suitability of the counselling service with a registered medical practitioner prior to commencing treatment and to satisfy yourself as to their qualifications.

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.