



Vhi International Terms & Conditions (T&Cs)

Changes Explained

The T&Cs changes applicable to your upcoming renewal are shown below. These changes impact you if the benefit is available on your plan, as outlined in your Table of Benefits.

1. Existing T&Cs

EMAP service renamed

The Expatriate Member Assistance Programme (EMAP) has been renamed to 'Counselling & Wellness Support'. The service remains the same, please refer to page 4 for more information.

Permanent Total Disablement

The definition for permanent total disablement has been amended slightly for clarification purposes. Please refer to page 10 for more information.

Outpatient costs

This benefit has been updated to remove the co-insurance previously applicable to outpatient prescribed drugs and medicines. Please refer to Section 2 of the General Rules, page 12.

Maternity Grant-in-Aid Benefits

Cover for genetic testing has been added to the maternity benefits available. Please refer to Section 4 of the General Rules, page 15.

Child Vaccination Benefit

This section has been updated to increase the maximum age to which cover is available on Level 3 for routine/preventative vaccinations, from 4yrs to 10yrs of age. Please refer to Section 9D of the General Rules, page 18.

Security Advice Line

The 24/7 Security Advice Line has been removed from the policy wording as this service is no longer available however security alerts are still available through the 360 portal, please refer to page 4 for more information.

Personal Assistance Services

This benefit has been removed from the section 'What is covered and what is not covered' as the lost luggage service is now serviced by airline digital tracking capabilities and the travel document replacement is the responsibility of the relevant issuing authorities.

General Exclusions

Exclusion 15

Vitamins – this exclusion has been updated to reflect that cover for vitamins is available where required to proactively manage a diagnosed medical condition (otherwise the stated exclusion applies). Please refer to General Exclusions, Page 19.

Exclusion 16

General health check-ups – this exclusion has been updated to reflect that cover for check-ups is available where required to proactively manage a diagnosed medical condition (otherwise the stated exclusion applies). Please refer to General Exclusions, Page 19.

Exclusion 43

Bereavement Counselling – this exclusion has now been removed and this service is now covered under the Counselling services of the policy.

Cancelling the Policy

The policy now allows a pro-rata refund of premium for optional add-ons when the policy has to be cancelled before renewal. Please refer to General Policy Conditions, Page 23.

Travel Benefits

All Travel benefits have been moved to its own section in the policy Terms & Conditions, 9. Travel Benefits, page 26. Benefits remain the same and the Flight Delay Lounge Access benefit is now listed under the Travel section.

AIDs/HIV Benefit

This benefit has been updated to be included in the general inpatient and outpatient benefits across all levels of cover. Cover will be up to the maximum benefit limits according to your chosen plan. Please refer to Section 2 of the General Rules, page 12.

Level 1 outpatient benefit is being reduced however all levels are getting an increase for inpatient cover up to the full maximum benefit. The benefit was previously covered up to €15,000 for both inpatient and outpatient treatment. For Level 1 members this means the outpatient cover for AIDs/HIV will now be €1,000 for outpatient treatment in line with the outpatient maximum benefit on the plan. Level 1 members, as well as Level 2 and 3 members, will have full cover up to the plan maximum for inpatient treatment which is €3,000,000 for Level 1 and €5,000,000 for Level 2 and 3.

2. New T&Cs

Loss of Sight

A new definition has been inserted for loss of sight. Please refer to 5. Words and phrases used in this Policy, page 6.

Child Vaccinations Benefit

This benefit has been updated to provide cover on Level 2 for routine/preventative vaccinations for children up to 10yrs of age. Please refer to Section 9D of the General Rules, page 18.

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

If you have any questions relating to benefits on your plan, please call us on **046 907 7377**.

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