



Plan P 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 amended the time limit for claiming for Non-Direct Payment to Hospitals. The six month timeframe has been removed. The rule now reads as follows:

7.3) Non-direct payment to hospital

If We do not have a direct payment arrangement with the hospital, You must send Us a claim form completed and signed by You and Your doctor, together with the relevant invoices.

- Hospital invoices must be in a format specified by Us. If they are not, We may be unable to calculate Your exact benefit for hospital charges in which case We will calculate the benefit due to You as best We can from the information supplied, and We will pay this amount.*
- Payment of that estimate will be a complete discharge of Our obligations to You.*
- We will then pay the benefits for the hospital charges to You.*
- You must use all the benefits We pay to You for the services for which You are claiming.*

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

Directory of Public Hospitals

We have updated the directory with updated hospital names, where applicable.

2. New Benefit T&Cs

Public Hospital Statutory levy

We have included the benefit in relation to the Public Hospital Statutory Levy. The rule reads as follows:

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 contains 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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