# FirstCare Extra 150 Day to Day, FirstCare 250 Day to Day, and FirstCare 500 Day to Day

* Private accommodation will increase from 75% of the Semi-Private rate to 75% cover in Private hospitals with partial cover.
* The Day-care & In-patient excesses will be removed for cover in Private hospitals with partial cover.

# Teachers Plan Select and Nurses Plan Select

## Private 1 & 2 facilities, Hermitage Medical Clinic, Beacon Hospital & Galway Clinic

* The excess for Day-care and Sideroom accommodation in Private 1 & 2 facilities, Hermitage Medical Clinic, Beacon Hospital & Galway Clinic will reduce from €125 per claim to €75 per claim.
* Day-care & In-patient Cardiac Fixed Price Procedures Level 1 will increase from 0% cover to 100% cover in the Hermitage Medical Clinic subject to an excess of €75 per claim for Day-care admissions and €125 per claim for Inpatient admissions.
* The Day-care & In-patient excesses for Cardiac Fixed Price Procedures Level 1 in the Beacon Hospital and the Galway Clinic will reduce from €250 per claim to €75 per claim for Day-care admissions and €125 per claim for Inpatient admissions.
* The Day-care excess for Non - Cardiac Fixed Price Procedures Level 1 in the Hermitage Medical Clinic, Beacon and Galway Clinic will reduce from €250 per claim to €75 per claim.
* In-patient Non - Cardiac Fixed Price Procedures Level 1 will increase from 90% cover to 100% cover in the Hermitage Medical Clinic, Beacon Hospital & Galway Clinic. The excess will also reduce from €250 per claim to €125 per claim for Inpatient admissions.
* In-patient Cardiac Fixed Price Procedures Level 2 will increase from no cover to 100% cover in the Hermitage Medical Clinic, Beacon Hospital and Galway Clinic subject to an excess of €125 per claim.
* The excess for Orthopaedic and Ophthalmic procedures when carried out as a Fixed Price Procedure will be reduced from €250 per claim to €75 per claim for Day-care admissions and €125 per claim for Inpatient admissions.

## Blackrock Clinic and Mater Private

* Cover will be reduced from 100% cover for Day-care and Sideroom accommodation subject to €125 per claim to 75% cover, except for Orthopaedic and Ophthalmic procedures which will be reduced from 80% cover subject to an excess of €125 per claim to 75% cover.
* Radiotherapy & Chemotherapy cover will be reduced from 100% cover subject to 75% cover.
* Cover will be increased from 50% Semi-Private Accommodation and 40% Private Accommodation subject to an excess of €125 per claim to 75% cover.
* Day-care & In-patient Cardiac Fixed Price Procedures Level 1, and In-patient Cardiac Fixed Price Procedures Level 2, will also increase from 0% cover to 75% cover.
* Day care & In-patient non - Cardiac Fixed Price Procedures Level 1 subject to an excess of €250 per claim covered currently at 100% and 90% respectively will decrease to 75% cover.
* Cover for Orthopaedic and Ophthalmic procedures when carried out as a Fixed Price Procedure will be reduced from 80% cover subject to an excess of €250 per claim to 75% cover.

## Day Hospitals and Centres

* The €125 excess per claim for Level 1 Day Hospitals and Centres will be removed.
* The cover for Level 2 Day Hospitals and Centres will increase from 75% cover to 100% cover except for Orthopaedic and Ophthalmic procedures which will increase from 75% cover to 80% cover. An excess of €75 per claim applies.

## Other Benefit changes

* Home birth benefit will decrease from €4,000 to €2,500.
* Post-natal home nursing will decrease from €1,200 following one night’s stay in hospital and €600 following two night’s stay in hospital to €600 following one night’s stay in hospital and €300 following two night’s stay in hospital.
* Maternity and baby bundle will increase from 75% cover up to a combined limit of €400 no excess to 75% cover up to a combined limit of €500 no excess.
* Vaccinations for Meningitis B and Chicken Pox will increase from €50 per inoculation, up to two inoculations for each per lifetime, to €60 per inoculation, up to two inoculations for each per lifetime.
* Paediatric first aid course will increase from €50 per year to €60 per year.
* Pre- and post-natal care will decrease from €400 to €250.
* Convalescent care benefit will increase from €30 per night for 16 nights to €40 per night for 14 nights.
* The benefit for Approved medical & surgical appliances has been updated from 100% cover subject to an excess of €300 and an annual maximum of €3,200 per year, to 75% cover with no excess and an annual maximum of €2,500 per year. (Note: *100% cover applies to Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment - subject to the benefit maximum for medical and surgical appliances.)*
* Addition of Medical Tattooing (Eyebrow & Areola) for cancer patients providing a benefit of up to €60 per year.
* Cancer care support benefit will be subject to a maximum of €1,500 per year.
* Child home nursing will increase from €100 per day; 14 days per calendar year to €100 per day; 28 days per calendar year *(Applies to Teachers Plan Select only)*
* Parent accompanying child will increase from €40 per day ;14 days per calendar year to €100 per day; 14 days per calendar year *(Applies to Nurses Plan Select only)*
* Radiology / X-rays & scans technical charges will be updated from 50% of agreed charges to €40 per procedure.
* Pathology / Blood tests - technical charges will be updated from 50% of agreed charges to €40 per referral.
* The annual excess for Consultant & Diagnostic benefits will decrease from €125 to €100.
* Addition of General Practitioner, Dentist, Physiotherapist and Practice nurse €25 per visit; 6 visits per year.
* Addition of Glasses/contact lenses benefit; €70 in each 24-month period.
* Teachers Plan Select - The benefit for Alternative & Complimentary therapies will be updated from; Acupuncture & Dietitian €40 per visit, 5 combined visits per year to €25 per visit, 6 combined visits per year for; Chiropractor, Occupational Therapist, Chiropodist / Podiatrist, Orthoptist, Dietitian, Nutritionist, Osteopath, Physical Therapist, Acupuncture, Reflexologist, Strength & conditioning coach visit and Speech therapy.
* Nurses Plan Select - The benefit for Alternative & Complimentary therapies will be updated from; Acupuncture & Dietitian €40 per visit, 5 combined visits per year and Chiropodists/Podiatrists - €30 per visit, 25 visits per year to €25 per visit, 6 combined visits per year for; Chiropractor, Occupational Therapist, Chiropodist / Podiatrist, Orthoptist, Dietitian, Nutritionist, Osteopath, Physical Therapist, Acupuncture, Reflexologist, Strength & conditioning coach visit and Speech therapy.
* The benefit for Travel vaccination will be increased from €60 per year to €25 per vaccine, up to 3 vaccines per year.
* Removal of Post-natal home help benefit, €100 within 6 weeks of birth *(Applies to Teachers Plan Select only)*
* Removal of Voice coaching benefit, €30 per visit, 5 visits *(Applies to Teachers Plan Select only)*
* Removal of Specialist information service, Telephone information line *(Applies to Teachers Plan Select only)*
* Accident and emergency cover updated from €75 per visit, 2 visits per year to €75 per visit, 1 visit per year.
* The annual excess for Day-to-day benefits will be reduced from €125 to €1 and an annual maximum of €1,500 per member per year will be applied.
* Addition of Psychologist/Counsellor/Psychotherapist benefit – 6 combined visits at €25 per visit. (Note: the Day-to-day annual maximum applies to this benefit.)
* Addition of STI screening benefit – up to €50 per year.
* Inclusion of Vasectomy Benefit - 50% up to €250 per lifetime
* Inclusion of IUS Hormonal Coil - 50% up to €300 per lifetime

# One Plan, One+ Plan, and One Plan Family

## Private 1 & 2 facilities, Hermitage Medical Clinic, Beacon Hospital & Galway Clinic

* The excess for Day-care and Sideroom accommodation in Private 1 & 2 facilities, Hermitage Medical Clinic, Beacon Hospital & Galway Clinic will reduce from €125 per claim to €75 per claim.
* In-patient Cardiac Fixed Price Procedures Level 2 will increase from 0% cover to 100% cover in the Hermitage Medical Clinic, Beacon Hospital and Galway Clinic subject to an excess of €125 per claim.
* In-patient Non - Cardiac Fixed Price Procedures Level 1 will increase from 90% cover subject to an excess of €125 to 100% cover subject to an excess of €125 in the Hermitage Medical Clinic, Beacon Hospital and Galway Clinic.

## Blackrock Clinic and Mater Private

* Cover for Day-care and Sideroom accommodation will be reduced from 100% cover subject to an excess of €125 per claim to 75% cover, except for Orthopaedic and Ophthalmic procedures which will be reduced from 80% cover subject to an excess of €125 per claim to 75% cover.
* Cover will be increased from 45% Semi-Private Accommodation and 35% Private Accommodation subject to €125 excess per claim to 75% cover.
* Radiotherapy & Chemotherapy will be reduced from 100% to 75% cover.
* Day care & In-patient Cardiac Fixed Price Procedures Level 1 subject to €125 excess per claim covered currently at 100% and 90% respectively will decrease to 75% cover.
* In-patient Cardiac Fixed Price Procedures Level 2 will increase from 0% cover to 75% cover.
* Day care & Inpatient non-cardiac Fixed Price Procedures Level 1 subject to an excess of €125 per claim covered currently at 100% and 90% respectively will decrease to 75% cover.
* Cover for Orthopaedic and Ophthalmic procedures when carried out as a Fixed Price Procedure will be reduced from 80% cover subject to an excess of €125 per claim to 75% cover.

## Day Hospitals and Centres

* The €125 excess for Level 1 Day hospitals and centres will be removed.
* The cover for Level 2 Day hospitals and centres will increase from 75% cover to 100% cover except for Orthopaedic and ophthalmic procedures which will increase from 75% cover to 80% cover. An excess of €75 per claim applies.

## Other Benefit Changes

* Home birth benefit will decrease from €4,000 *(One+ Plan)* and €4,200 *(One Plan Family)* to €2,500.
* Maternity and baby bundle will increase from 75% cover up to a combined limit of €400 no excess to 75% cover up to a combined limit of €500 no excess.
	+ - *(Applies to One+ Plan only)*
* Vaccinations for Meningitis B and Chicken Pox will increase from €50 per inoculation, up to two inoculations for each per lifetime, to €60 per inoculation, up to two inoculations for each per lifetime. *(Applies to One+ Plan and One Plan Family only)*
* Paediatric first aid course will increase from €50 per year to €60 per year. *(Applies to One+ Plan and One Plan Family only)*
* Pre- and post-natal care will decrease from €300 *(One+ Plan)* and €325 *(One Plan Family)* to €250.
* Child home nursing will increase from €100 per day, 14 days per calendar year to €100 per day, 28 days per calendar year *(Applies to One Plan Family only)*
* Parent accompanying child will increase from €40 per day, 14 days per calendar year to €100 per day, 14 days per calendar year. *(Applies to One+ Plan only)*
* Convalescent care benefit will increase from €30 per night for 14 nights to €40 per night for 14 nights.
* The benefit for Approved medical & surgical appliances has been updated from 100% cover subject to an excess of €300 and an annual maximum of €3,200 per year, to 75% cover with no excess and an annual maximum of €2,500 per year. (Note: *100% cover applies to Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment - subject to the benefit maximum for medical and surgical appliances.)*
* Addition of Medical Tattooing (Eyebrow & Areola) for cancer patients providing a benefit of up to €60 per year.
* The benefit for Emergency treatment abroad and Elective treatment abroad including gender affirmation surgery (subject to prior approval) will increase from €65,000 per calendar year to €100,000 per calendar year.
* Addition of Mammogram benefit, 1 scan per renewal year, Full cover.
* Addition of Dexa scan benefit, 1 scan per renewal year, 50% cover.
* Radiology / X-rays & scans technical charges will be updated from 50% of agreed charges to €40 per procedure.
* Pathology / Blood tests - technical charges will be updated from 50% of agreed charges to €40 per referral.
* The annual excess for Consultant & Diagnostic benefits will decrease from €250 to €100.
* The benefit for Alternative & Complimentary therapies will be updated from; Acupuncture & Dietitian €40 per visit, 5 combined visits per year to €25 per visit, 6 combined visits per year *(Applies to One + Plan and One Plan Family.)*
* Addition of STI screening benefit – up to €50 per year.
* Inclusion of Vasectomy Benefit - 50% up to €250 per lifetime.
* Inclusion of IUS Hormonal Coil - 50% up to €300 per lifetime.
* Addition of Accident and emergency cover, €75 per visit, 1 visit per year.
* Addition of Psychologist/Counsellor/Psychotherapist benefit , €25 per visit, 6 combined visits per year.
* Travel Vaccination benefit – no longer subject to €250 excess *(Applies to One Plan only).*

# Company Plan Extra Level 1, Company Plan Extra Level 2, and Company Plan Extra Level 2 Excess

* In-patient Psychiatric Cover will be reduced from 180 to 100 days.

# Non-material wording updates:

## PMI 04 10

* Vhi Fertility Programme wording update. We are updating the Table of Benefits to remove the wording 'Female members only' currently held against treatments - IUI and IVF or ICSI.