

## Table of Benefits – HealthPlus Premium

Applicable to new registrations or renewals on/or after 1<sup>st</sup> December, 2020.

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> <li>Radiotherapy (day care &amp; out-patient)</li> </ul>	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation <ul style="list-style-type: none"> <li>Mater Private Hospital, Dublin</li> <li>Blackrock Clinic</li> </ul> </li> <li>Radiotherapy (day care &amp; out-patient)</li> </ul>	Full cover  Semi-private rate, 100% technical charges 80% private rate, 100% technical charges Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>Day care &amp; in-patient cardiac FPPs Level 1</li> <li>Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B)</li> <li>In-patient cardiac FPPs Level 2</li> </ul>	Full cover Full cover Full cover
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	Full cover Standard benefit

**H** Denotes benefit changes to this plan since the last renewal date. If you have moved to or purchased this plan for the first time, benefit differences with your old plan, if applicable, are not highlighted.

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	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€75 per visit
	<b>Section 4 - Maternity</b>	
A	Normal confinement <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> <li>Caesarean delivery (as per hospital benefits listed)</li> <li>Home birth benefit</li> </ul>	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	<b>Section 5 - Cancer care and other benefits</b>	
A	Genetic testing for cancer <ul style="list-style-type: none"> <li>Initial visit for genetic testing for cancer *</li> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners.</p>	€125 Full cover  Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	

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	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€64 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	<b>Section 6 - Transport costs</b>	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	<b>Section 7 - Cover outside Ireland</b>	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>Treatment not available in Ireland</li> </ul>	€100,000 €100,000
	<b>Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)</b>	
A	MRI scans <ul style="list-style-type: none"> <li>Centres with direct pay arrangements (Vhi pay directly)</li> <li>Pay &amp; claim back centres (subject to an excess of €125 per scan)</li> </ul>	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> <li>Non-oncology direct pay centres (Vhi pay directly)</li> <li>Oncology direct pay centres (Vhi pay directly)</li> </ul>	Full cover Full cover
	<b>Section 9 – Consultant &amp; diagnostics benefits</b>	
A	Consultant visits	€90
B	X-rays & Scans <ul style="list-style-type: none"> <li>X-rays &amp; Scans - in an approved centre</li> <li>X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	€45 €90
C	Blood Tests <ul style="list-style-type: none"> <li>Blood Tests - in an approved centre</li> <li>Blood Tests - reporting and interpreting results (consultant fee)</li> </ul>	€45 €90
	Annual excess - per member, per year	€100
	Annual maximum for section 9 and section 10 combined - per member, per year	€2,000
	<b>Section 10 – Day-to-day benefits</b>	
A	General practitioner – 12 visits	€45

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B	Dental practitioner – 12 visits	€45
C	Physiotherapist – 12 visits	€45
D	Practice nurse visit – 12 visits	€45
E	Pre- and post-natal care (combined visits)*	€385
F	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€45
G	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* – 10 visits	€50 per visit
H	Clinical Psychologist – 10 visits	€45
I	Accident & emergency cover – 1 visit	€100
J	Optical <ul style="list-style-type: none"> <li>• Eye test</li> <li>• Glasses/contact lenses</li> </ul>	€30 in each 24 month period €100 in each 24 month period
K	Hearing Test in each 2 year period	€45
L	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
M	Health screening – covered for one of the following screening programmes in each 24 month period* <ul style="list-style-type: none"> <li>• Lifestage screening, HeartCheck or CancerCheck in a Vhi Medical Centre</li> <li>• Executive health screening at the Blackrock Clinic</li> <li>• Executive health screening at the Mater Private Hospital Dublin</li> </ul>	Full cover Full cover Full cover
N	Dexa scans in an approved dexa scan centre (covered in accordance with our rules, contact us for details)*	Full cover
O	Cardiac Care Programme* <ul style="list-style-type: none"> <li>• Medfit cardiac care programme - in each 24 month period</li> <li>• Urgent cardiac care benefit</li> <li>• Medfit cardiac rehabilitation programme</li> </ul>	€500 €500 per year €500 per year
P	Joint Care Programme* <ul style="list-style-type: none"> <li>• Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 5180011. Details available at Vhi.ie/members</li> <li>• Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits</li> </ul>	Full cover  Full cover
Q	Vhi SwiftCare benefit – unlimited visits (minor injury clinic) *subject to an excess of €50	100%*
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> <li>• Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> </ul>	75%

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	<ul style="list-style-type: none"> <li>• Dental practitioner – 12 visits</li> <li>• Physiotherapist – 12 visits</li> </ul>	<p>€45</p> <p>€45</p>
R	<p>Vhi paediatric clinic*</p> <ul style="list-style-type: none"> <li>• Initial Consultant consultation</li> <li>• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	<p>75%</p> <p>50% of total costs</p>
	Annual excess - per member, per year	€1
	Annual maximum for section 9 and section 10 combined - per member, per year	€2,000
	* These benefits are not subject to the annual excess or annual maximum	
	<b>Additional notes</b>	
A	You have the option to change your cover at your renewal date and in certain additional circumstances (as determined by us) during your contract year. This is subject to Terms and Conditions and waiting periods may apply. Further information is available on our website at <a href="http://www.vhi.ie/midterm-planchanges.pdf">www.vhi.ie/midterm-planchanges.pdf</a> or you can contact us if you would like to discuss this option.	

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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