Table of Benefits – PublicPlus Care Day-to-Day

Applicable to new registrations or renewals on/or after 1st August, 2019.

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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
	Section 2 - Consultants' fees/GP procedures	
А	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	0%
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
А	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	50% per year - Max €1,000
С	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	Emergency treatment abroad	€65,000

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.

	Section 8 - Out-patient scans, diagnostics and Consultant visits	
Α	MRI scans in your network	
	 Centres with direct pay arrangements (Vhi pay directly) 	Full cover
	• Pay & claim back centres (subject to an excess of €125 per scan)	Covered
В	PET-CT scans in your network (covered in accordance with our rules)	Full cover
С	CT scans in your network	
	 Non-oncology direct pay centres (Vhi pay directly) 	Full cover
	Oncology direct pay centres (Vhi pay directly)	Full cover
D	Consultant visits*	€60
Е	X-rays*	€100 per scan
F	Blood tests*	€100 per test
	*Annual maximum - per member, per year	€850
	*Annual excess - per member, per year	€100
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	2 SwiftCare visits (minor injury clinic) - subject to an excess of €75*	100%
В	General practitioner - 3 visits	€20
С	Dental practitioner - 3 visits	€20
D	Physiotherapist - 3 visits	€20
Е	Practice nurse - 3 visits	€20
F	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach / Speech therapy - 3 combined visits	€20
G	Vhi Online Doctor – 3 visits (available through the Vhi App)*	Full cover
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€120
	* This benefit is not subject to the annual excess or annual maximum	
	Additional notes	
A	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to Vhi.ie or phone 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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