

# VIGO

Effective from 30th September 2022

You should read this table of cover along with the Everyday Care Plans membership handbook effective from September 2022, which you can find on [irishlifehealth.ie/more-info](http://irishlifehealth.ie/more-info). The scan centres and minor injury clinics covered on this plan are set out in List 5 in Part 12 of your Everyday Care Plans membership handbook.

## In-patient Benefits

### Hospital Cover

Inpatient Hospital Treatment is not covered on this plan

### Emergency Inpatient Treatment Abroad

Hospital bill for inpatient treatment	Covered up to €25,000 pay and claim
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## Day to Day Benefits

### Day to Day Benefits subject to excess

Individual Day-to-day excess	€1
Maximum limits per policy	€4000

### Day to Day Practitioners

GP & Prescriptions	€60 per visit, capped at €200 per policy year
Dentist Visits	€40 x 7 visits
Physiotherapist or Physical therapist	€50 x 10 visits

### Allied Health Professionals and Alternative Practitioners

Acupuncturist	€50 x 10 combined visits <sup>1</sup>
Chiropodist	€50 x 10 combined visits <sup>1</sup>
Chiropractor	€50 x 10 combined visits <sup>1</sup>
Dietician	€50 x 10 combined visits <sup>1</sup>
Massage therapist	€50 x 10 combined visits <sup>1</sup>
Medical herbalist	€50 x 10 combined visits <sup>1</sup>
Nutritionist	€50 x 10 combined visits <sup>1</sup>
Occupational therapist	€50 x 10 combined visits <sup>1</sup>
Orthoptist	€50 x 10 combined visits <sup>1</sup>
Podiatrist	€50 x 10 combined visits <sup>1</sup>

Reflexologist	€50 x 10 combined visits <sup>1</sup>
Reiki practitioner	€50 x 10 combined visits <sup>1</sup>
Speech therapist	€50 x 10 combined visits <sup>1</sup>

### **+** Other Day-to-day Benefits

Psychotherapy and counselling benefit	Up to 10 visits, capped at €400 per policy year
Consultant fees	€60 per visit, capped at €500 per policy year
Pre/Post natal medical expenses	Up to €200 per policy year
Minor Injury Clinic Cover (Direct Settlement)	First 2 visits fully covered, 50% cover for subsequent visits
Minor Injury Clinic Cover (Pay & Claim)	First 2 visits fully covered, 50% cover for subsequent visits
Diagnostic Scans (in approved centres)	Covered
Pathology & Radiology	€50 per visit, capped at €300 per policy year
Optical (eye test and/or glasses/lenses combined)	50% up to €100 per policy year
Health Screen	Up to €100 per policy year
At Home Lipid or Iron Test	Up to €45 per policy year
At Home STI Screening	Up to €45 per policy year
Dermatology benefit	€60 x 2 visits with our provider partner
Mindfulness Course	€50 contribution

<sup>1</sup> The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.