

Table of Benefits – Parents & Kids Excess Plan

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 55% 35% Full cover €75
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 0% €75

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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D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 55% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	

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	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
F	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	<p>€100</p> <p>€50</p> <p>€50 per inoculation</p> <p>€40 per session</p> <p>Full cover</p> <p>€50</p> <p>No excess applies to this section</p>
G	<p>Pre- and post-natal care (combined visits) - subject to the annual excess in section 9</p>	<p>€300</p>
	Section 5 - Cancer care and other benefitsH	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * 	<p>50% cover</p>

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	<ul style="list-style-type: none"> Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€51 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)	€3,200 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€65,000</p> <p>€65,000</p>

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	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€25
G	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - 12 combined visits	€20
H	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology* - 12 combined visits	€20
I	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Healthcare Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen 50% cover
J	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Child counselling - 8 visits	€20
N	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
O	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
P	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) 	€75

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	<ul style="list-style-type: none"> Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
Q	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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TOB EXSP&K V27 Oct18

Table of Benefits – Parents & Kids Option Plan

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 35% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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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	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation 	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity & Baby	
A	Home birth benefit	€4,000
B	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600
E	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1000 €125

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	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
F	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
G	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
H	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1

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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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 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 - 28 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	€100 per day
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges

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D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€30
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Dental practitioner - 1 visits	€20
G	Physiotherapist	€30
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology* - 12 combined visits	€20
J	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Healthcare Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen 50% cover
K	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
L	Accident & emergency cover - 1 visit	€75
M	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
N	Child counselling - 8 visits	€20
O	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
P	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €20 €30
R	Vhi paediatric clinic*	

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<ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>50%</p> <p>50% of total costs</p>
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€4,000
* These benefits are not subject to the annual excess or annual maximum	

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	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 35% 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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover 90% Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	80%

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	<ul style="list-style-type: none"> Private accommodation 	80% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1000 €125

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	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9</p>
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	<p>€100 €50 €50 per inoculation €40 per session Full cover €50 No excess applies to this section</p>
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>

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B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
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D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
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	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
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	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
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A	Transport costs (covered in accordance with our rules)	Agreed charges
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B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges

Parents & Kids Plan

D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€25
G	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - 12 combined visits	€20
H	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology* - 12 combined visits	€20
I	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Healthcare Medical Centre • Dexa scans in an approved dexa scan centre 	€300 per screen 50% cover
J	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Child counselling - 8 visits	€20
N	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
O	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
P	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Physiotherapist – 7 visits 	50% €25
Q	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation (in addition to your paediatric benefit in section 4) • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs

Parents & Kids Plan

	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOB P&K V28 Oct18

Table of Benefits – Corporate Plan




Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% €250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%

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.

Corporate Plan

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre)  <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Maternity & Baby Bundle  <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €600 and no excess
	Section 5 - Cancer care and other benefits 	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * 	50% cover

Corporate Plan

	<ul style="list-style-type: none"> Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>

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	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 7 visits	€25
H	Practice nurse - unlimited visits	50%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit

Corporate Plan

S	Child counselling - 7 visits	€25
T	Travel vaccinations	€60 per year
U	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
V	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
W	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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TOBCORP V30 Jul18

Table of Benefits – Company Plan




Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €75
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%

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.

Company Plan

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre)  <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Maternity & Baby Bundle  <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
	Section 5 - Cancer care and other benefits 	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * 	50% cover

Company Plan

	<ul style="list-style-type: none"> Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	

Company Plan

A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)^H		
A	Consultant consultation - unlimited visits	50%
B	Pathology - consultants' fees	50%
C	Radiology - consultants' fees for professional services	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Pre- and post-natal care (combined visits)	€250
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 50% cover
G	STI screening	Up to €100
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
J	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
Section 10 - LifeStage benefits		

Company Plan

A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€100 per pregnancy
C	Travel vaccinations	€100 per year
D	Paediatrician benefit H <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member per year	€1
Section 11 - Workplace benefits		
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 and 10 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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TOBCP V26 Jul18

Table of Benefits – Company Plan Extra

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

Company Plan Extra

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €75 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

Company Plan Extra

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	

Company Plan Extra

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,850 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - unlimited visits	50%
B	Pathology - consultants' fees	50%
C	Radiology - consultants' fees for professional services	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€650 per year
E	Pre- and post-natal care (combined visits)	€250
F	STI screening	Up to €100
G	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit

Company Plan Extra

H	Acupuncturists, Dieticians* - unlimited visits	75%
I	Strength & Conditioning Coach – 3 visits	€25
J	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
K	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€200 per pregnancy
C	Travel vaccinations	€120 per year
D	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
B	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestyle screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per person 75% cover
	Section 12 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	

Company Plan Extra

A	Please note that some of the benefits included in Section 9 and 10 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
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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.

TOBCPE V29 Oct18

Table of Benefits – Company Plan Extra Level 1

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

Company Plan Extra Level 1

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

Company Plan Extra Level 1

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €600 and no excess</p>
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	

Company Plan Extra Level 1

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%

Company Plan Extra Level 1

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€750 per year
F	Pre- and post-natal care (combined visits)	€400
G	Dental practitioner - 7 visits	€35
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€35
K	Clinical Psychologist – 7 visits	€35
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
O	Hearing test in each 2 year period	€35
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 75% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€30
S	Foetal screening, in the year of the birth	€100 per pregnancy
T	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Strength & Conditioning Coach – 3 visits	€35
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	75% €35 €35
X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs

Company Plan Extra Level 1

Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

TOBCPEL1 V28 Oct18

Table of Benefits – Company Plan Extra Level 2

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

Company Plan Extra Level 2

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

Company Plan Extra Level 2

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €600 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	

Company Plan Extra Level 2

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%

Company Plan Extra Level 2

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
K	Clinical Psychologist – 12 visits	€40
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
O	Hearing test in each 2 year period	€50
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€200 per screen 75% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Foetal screening, in the year of the birth	€200 per pregnancy
T	Travel vaccinations	€100 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	75% €40 €40
X	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs

Company Plan Extra Level 2

Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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TOBCPEL2 V31 Oct18

Table of Benefits – Company Plan Extra Level 2 (Excess)

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

I 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.

Company Plan Extra Level 2 (Excess)

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

Company Plan Extra Level 2 (Excess)

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €600 and no excess</p>
Section 5 - Cancer care and other benefitsH		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

Company Plan Extra Level 2 (Excess)

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

Company Plan Extra Level 2 (Excess)

A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	Physiotherapist - 12 visits	€40
J	Clinical Psychologist – 12 visits	€40
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
N	Hearing test in each 2 year period	€50
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€200 per screen 75% cover
P	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 8 visits	€30
R	STI screening	Up to €100
S	Foetal screening, in the year of the birth	€200 per pregnancy
T	Travel vaccinations	€100 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits 	75% €40

Company Plan Extra Level 2 (Excess)

	<ul style="list-style-type: none"> Physiotherapist – 12 visits 	€40
X	<p>Vhi paediatric clinic*</p> <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	<p>Paediatrician benefit</p> <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	<p>Employee Assistance Programme</p> <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

TOBCPEL2XS V26 Oct18

Table of Benefits – Company Plan Extra Select

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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.

Company Plan Extra Select

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

Company Plan Extra Select

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

Company Plan Extra Select

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - unlimited visits	50%
B	Pathology - consultants' fees	50%
C	Radiology - consultants' fees for professional services	50%

Company Plan Extra Select

D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Pre- and post-natal care (combined visits)	€250
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
G	STI screening	Up to €100
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Acupuncturists, Dieticians* - unlimited visits	75%
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
L	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€200 per pregnancy
C	Travel vaccinations	€100 per year
D	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	

Company Plan Extra Select

A	<p>Employee Assistance Programme</p> <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	<p>Full cover</p> <p>Full cover</p>
	Additional notes	
A	Please note that some of the benefits included in Section 9 and 10 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

TOBCPES V20 Oct18

Table of Benefits – Company Plan Executive

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) 	Full cover Semi-private rate, 100% of technical charges 80% private rate, 100% of 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 75%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

Company Plan Executive

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,700
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9

Company Plan Executive

E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €600 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * • Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> • Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - convalescent home charges and/or home nursing charges, first 14 nights	€120 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim

Company Plan Executive

	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)^H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€600
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
K	Clinical Psychologist – 12 visits	€40
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%

Company Plan Executive

M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
O	Hearing test in each 12 month period	€50
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen Full cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Foetal screening, in the year of the birth	€200 per pregnancy
T	Travel vaccinations	€100 per year
U	Emergency dental treatment	Up to €750 per accident
V	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
W	Strength & Conditioning Coach – 3 visits	€40
X	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €40
Y	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Z	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	

Company Plan Executive

A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

TOBCPEXEC V33 Oct18

Table of Benefits – Company Plan Executive (Excess)

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover Nil
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate, 100% technical charges 80% private rate, 100% technical charges Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 75% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP 	Full cover

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.

Company Plan Executive (Excess)

	<ul style="list-style-type: none"> Non-participating consultant/GP 	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,600
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits 	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9

Company Plan Executive (Excess)

	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €600 and no excess
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * • Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> • Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - convalescent home charges and/or home nursing charges, first 14 nights	€100 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day

Company Plan Executive (Excess)

	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
K	Clinical Psychologist – 12 visits	€40

Company Plan Executive (Excess)

L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
O	Hearing test in each 2 year period	€50
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen Full cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Foetal screening, in the year of the birth	€200 per pregnancy
T	Travel vaccinations	€100 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €40
X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	

Company Plan Executive (Excess)

A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – Company Plan Plus Level 1

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

Company Plan Plus Level 1

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

Company Plan Plus Level 1

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

Company Plan Plus Level 1

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

Company Plan Plus Level 1

A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Practice nurse - unlimited visits	50%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
S	Child counselling - 7 visits	€25
T	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25

Company Plan Plus Level 1

W	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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TOBCPPL1 V33 Oct18

Table of Benefits – Company Plan Plus Level 1.3

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover Semi-private rate Full cover €50 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full Cover 45% 35% Full cover €50 €150
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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room 	Full cover Full cover 90% 0% €50

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.

Company Plan Plus Level 1.3

	- Hospital excess per claim - in-patient admissions	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excesses <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	80% 80% Semi-private rate €50 €150
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excesses <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	80% 45% 35% €50 €150
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excesses <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	80% €50 €150
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	

Company Plan Plus Level 1.3

A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,500</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	<p>€1,200</p> <p>€600</p>
D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	<p>50% cover</p> <p>Full cover</p>

Company Plan Plus Level 1.3

	<ul style="list-style-type: none"> Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€60 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€105 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000

Company Plan Plus Level 1.3

	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
H	Emergency dental treatment	Up to €500 per accident
I	Practice nurse - unlimited visits	50%
J	STI screening	Up to €100
K	Physiotherapist - 7 visits	€25
L	Clinical Psychologist – 10 visits	€25
M	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
N	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
O	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
P	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
R	Accident & emergency cover - 2 visits	€75

Company Plan Plus Level 1.3

S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Child counselling - 7 visits	€25
U	Foetal screening, in the year of the birth	€100 per pregnancy
V	Travel vaccinations	€60 per year
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€1,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

Table of Benefits – Company Plan Plus Select

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

Company Plan Plus Select

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 4 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

Company Plan Plus Select

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
Section 5 - Cancer care and other benefitsH		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

Company Plan Plus Select

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

Company Plan Plus Select

A	General practitioner - 4 visits	€25
B	Consultant consultation - 4 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 4 visits	€25
H	Physiotherapist - 4 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 4 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 4 combined visits	€25
K	Clinical Psychologist – 4 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€75 per screen 50% cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 4 visits	€25
Q	STI screening	Up to €100
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Travel vaccinations	€60 per year
T	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
V	Vhi paediatric clinic*	

Company Plan Plus Select

	<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
W	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	€60
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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Table of Benefits – Company Plan Starter

Applicable to new registrations or renewals on/or after 1st May, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1

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.

Company Plan Starter

B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €400 and no excess
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) *Refer to the Directory of approved MRI Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
C	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> • Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic, Hermitage Medical Clinic • St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
D	CT Scans (covered in accordance with our rules)	Full cover

Company Plan Starter

	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 4 visits	€25
B	Consultant consultation - 4 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 4 visits	€25
H	Physiotherapist - 4 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 4 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 4 combined visits	€25
K	Clinical Psychologist – 4 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre 	€75 per screen
O	Accident & emergency cover - 2 visits	€75
P	Vhi SwiftCare exclusive benefit to Vhi Customers* H <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
Q	Child counselling - 4 visits	€25
R	STI screening H	Up to €100
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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Table of Benefits – Family Plan Level 1

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 50% 50% semi-private rate 60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) Cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details

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.

Family Plan Level 1

C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €25 per visit
Section 4 - Maternity & BabyH		
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes 	75% cover up to a combined limit of €400 and no excess

Family Plan Level 1

	<ul style="list-style-type: none"> • Ante natal course 	
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
Section 5		
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) *Refer to the Directory of approved MRI Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*

Family Plan Level 1

C	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Dental practitioner - 7 visits	€25
G	Physiotherapist - 7 visits	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
J	Clinical Psychologist – 7 visits	€25
K	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
L	Hearing test in each 2 year period	€25
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre 	€75 per screen
N	Accident & emergency cover - 2 visits	€75
O	Child counselling - 7 visits per child	€25
P	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
R	Vhi paediatric clinic*	

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	<ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>50%</p> <p>50% of total costs</p>
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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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Table of Benefits – Family Plan Plus Level 1

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 45% 35% 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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic 	Full cover 75% 90% 0% Full cover 0%

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.

Family Plan Plus Level 1

	<ul style="list-style-type: none"> - Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin • In-patient cardiac FPPs Level 2 	90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation 	80% 80% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation 	80% 45% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals <ul style="list-style-type: none"> - Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin - Beacon Hospital & Galway Clinic 	80% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000

Family Plan Plus Level 1

B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	<p>€100</p> <p>€60</p> <p>€50 per inoculation</p> <p>€40 per session</p> <p>Full cover</p> <p>€50</p> <p>No excess applies to this section</p>

Family Plan Plus Level 1

G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€30 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)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000

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	<ul style="list-style-type: none"> Treatment not available in Ireland 	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Dental practitioner - 7 visits	€25
G	Physiotherapist - 7 visits	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
J	Clinical Psychologist – 7 visits	€25
K	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
L	Hearing test in each 2 year period	€25
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
N	Accident & emergency cover - 2 visits	€75
O	Child counselling - 7 visits	€25
P	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Q	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
R	Vhi SwiftCare exclusive benefit to Vhi customers*	

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	<ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
S	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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Table of Benefits – First Plan Plus Level 1

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 45% 35% 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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Beacon Hospital & Galway Clinic 	Full cover 75% 90% 0% Full cover 0%

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.

First Plan Plus Level 1

	<ul style="list-style-type: none"> - Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin • In-patient cardiac FPPs Level 2 	<p>90%</p> <p>0%</p>
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	<p>Private 1, 2 & 3 hospitals</p> <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation 	<p>80%</p> <p>80% Semi-private rate</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation 	<p>80%</p> <p>45%</p> <p>35%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> • Private 3 & 4 hospitals <ul style="list-style-type: none"> - Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin - Beacon Hospital & Galway Clinic 	<p>80%</p> <p>0%</p>
	Section 2 - Consultants' fees/GP procedures	
A	<p>In-patient treatment, day-care/side room/out-patient & GP procedures</p> <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	<p>Full cover</p> <p>Standard benefit</p>
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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	<p>Out-patient mental health treatment (in an approved out-patient mental health centre)</p> <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	<p>€100 per member</p> <p>€25 per visit</p>
	Section 4 - Maternity	
A	<p>Normal confinement</p> <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€2,275</p>

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B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover

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	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25

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I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
O	Accident & emergency cover - 2 visits	€75
P	Travel vaccinations	€60 per year
Q	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
R	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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Table of Benefits – First Plan Level 1

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 50% 50% semi-private rate 60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details

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.

First Plan Level 1

C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
Section 4 - Maternity		
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5		
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Return home benefit	€100 per claim
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) *Refer to the Directory of approved MRI Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
C	PET-CT scans (covered in accordance with our rules)	

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	<ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66%
		100%
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre 	€75 per screen
O	Accident & emergency cover - 2 visits	€75
P	Travel vaccinations	€60 per year
Q	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
R	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
	Annual excess - per member, per year	€25

First Plan Level 1

	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOBFSTL1 V31 Aug18

Table of Benefits – Forward Plan Level 1

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% semi-private rate, 100% technical charges 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

Forward Plan Level 1

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €2,275
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover

Forward Plan Level 1

	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Convalescent care - convalescent home charges and/or home nursing charges, first 14 nights	€100 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)	€6,500 per member year
	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	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Dental practitioner - 7 visits	€25
G	Physiotherapist - 7 visits	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25

Forward Plan Level 1

I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
J	Clinical Psychologist – 7 visits	€25
K	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
L	Hearing test in each 2 year period	€25
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€200 per screen Full cover
N	Accident & emergency cover - 2 visits	€75
O	Travel vaccinations	€60 per year
P	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Q	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
R	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
S	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOBFWDL1 V30 Jul18

Table of Benefits – HealthPlus Access

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 45% 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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover 90% Full cover 90% 90%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night

HealthPlus Access

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 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
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
A	General practitioner	€30
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€30
G	Pre- and post-natal care (combined visits)	€255

HealthPlus Access

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €300 per screen Full cover
N	Dental practitioner - 1 visit	€20
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
R	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €20 €30
U	Vhi paediatric clinic*	

HealthPlus Access

<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€3,200
* These benefits are not subject to the annual excess or annual maximum	

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.

TOBHA V22 Jul18

Table of Benefits – HealthPlus Choice

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 65% 55% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days

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.

HealthPlus Choice

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
Section 4 - Maternity		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,150</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€58 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

HealthPlus Choice

	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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€40
B	Consultant consultation	€80
C	Pathology - consultants' fees (per referral)	€80
D	Radiology - consultants' fees for professional services (per procedure)	€80
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€750 per year
F	Physiotherapist	€40
G	Pre- and post-natal care (combined visits)	€385
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€35
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€35

HealthPlus Choice

J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €350 per screen Full cover
N	Dental practitioner - 1 visit	€35
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€80^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€500 €500 per year €500 per year
R	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €35 €40
U	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
	Annual excess - per member, per year	€100

HealthPlus Choice

	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOBHC V23 Jul18

Table of Benefits – Health Access

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 55% 45% Full cover €125
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 90% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	

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.

Health Access

	<ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test * 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 and a two year waiting period for transfers from another insurer	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover

Health Access

G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 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)	€3,200 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
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year

Health Access

F	Physiotherapist	€25
G	Pre- and post-natal care (combined visits)	€255
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €300 per screen Full cover
N	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
O	Practice nurse visit	€20
P	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
Q	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
R	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
T	Vhi paediatric clinic*	

Health Access

<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€3,200
* These benefits are not subject to the annual excess or annual maximum	

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.

TOBHEALTHA V18 Jul18

Table of Benefits – HealthPlus Platinum

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
D	Non-participating directory hospitals (provided rates are those normally charged by the hospital)	Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant Non-participating GP 	Full cover Participating benefit Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	

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.

HealthPlus Platinum

A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,400</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€70 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
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover

HealthPlus Platinum

	<ul style="list-style-type: none"> Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€50
B	Consultant consultation	€100
C	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Physiotherapist	€50
G	Pre- and post-natal care (combined visits)	€385
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€40
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€100
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€50

HealthPlus Platinum

M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover Full cover Full cover
N	Dental practitioner - 1 visit	€40
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€500 €500 per year €500 per year
R	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €50
U	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	

HealthPlus Platinum

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.

TOBHPLAT V22 Jul18

Table of Benefits – HealthPlus Premium

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) 	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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test * 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 and a two year waiting period for transfers from another insurer	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€64 per night

HealthPlus Premium

	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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
A	General practitioner	€45
B	Consultant consultation	€90
C	Pathology - consultants' fees (per referral)	€90
D	Radiology - consultants' fees for professional services (per procedure)	€90
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Physiotherapist	€45
G	Pre- and post-natal care (combined visits)	€385

HealthPlus Premium

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€40
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€100
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€50
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €450 per screen Full cover
N	Dental practitioner - 1 visit	€40
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€500 €500 per year €500 per year
R	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €45
U	Vhi paediatric clinic*	

HealthPlus Premium

<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>75%</p> <p>50% of total costs</p>
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€4,000
* These benefits are not subject to the annual excess or annual maximum	

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TOBHPREM V23 Jul18

Table of Benefits – HealthPlus Excess

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 55% 45% Full cover €75
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 90% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	

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.

HealthPlus Excess

	<ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test * 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 and a two year waiting period for transfers from another insurer	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover

HealthPlus Excess

G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 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)	€3,200 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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year

HealthPlus Excess

F	Physiotherapist	€25
G	Pre- and post-natal care (combined visits)	€255
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €250 per screen Full cover
N	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
O	Practice nurse visit	€20
P	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
Q	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
R	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
T	Vhi paediatric clinic*	

HealthPlus Excess

<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>50%</p> <p>50% of total costs</p>
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€3,200
* These benefits are not subject to the annual excess or annual maximum	

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.

TOBHXS V22 Jul18

Table of Benefits – HealthPlus Extra

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 45% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night

HealthPlus Extra

	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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€35
B	Consultant consultation	€70
C	Pathology - consultants' fees (per referral)	€70
D	Radiology - consultants' fees for professional services (per procedure)	€70
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€35
G	Pre- and post-natal care (combined visits)	€385

HealthPlus Extra

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€25
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €350 per screen Full cover
N	Dental practitioner - 1 visit	€20
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
R	Joint Care Programme* <ul style="list-style-type: none"> 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) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	75% €20 €35
U	Vhi paediatric clinic*	

HealthPlus Extra

<ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>75%</p> <p>50% of total costs</p>
Annual excess - per member, per year	€100
Annual maximum - per member, per year	€4,000
* These benefits are not subject to the annual excess or annual maximum	

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.

TOBHXTRA V24 Jul18

Table of Benefits – Nurses' Plan

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate
	Private 4 hospitals	

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.

Nurses' Plan

	<ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale

Nurses' Plan

	<ul style="list-style-type: none"> • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * • Preventative (Prophylactic) treatment following on from the genetic test 	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1

Nurses' Plan

	* 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 and a two year waiting period for transfers from another insurer	
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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 16 nights	€30 per night
	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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres 	Full cover

Nurses' Plan

	<ul style="list-style-type: none"> Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
F	Chiropodists/Podiatrists - 25 visits	€30
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 75% cover
H	Accident & emergency cover - 2 visits	€75
I	Travel vaccinations	€60 per year
J	Child counselling - 8 visits	€30
K	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
M	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
N	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

Nurses' Plan

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.

TOBNP V26 Oct18

Table of Benefits – Nurses' Plan Select

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital & Galway Clinic Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	0% Full cover Full cover 90% 0% €250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	

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.

Nurses' Plan Select

	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 50% 40% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €250
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & Baby	
A	Home birth benefit	€4,000
B	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600

Nurses' Plan Select

E	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
F	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €400 and no excess</p>
G	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	<p>€100</p> <p>€60</p> <p>€50 per inoculation</p> <p>€40 per session</p> <p>Full cover</p> <p>€50</p> <p>No excess applies to this section</p>
H	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * 	50% cover

Nurses' Plan Select

	<ul style="list-style-type: none"> Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 16 nights	€30 per night
	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
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>

Nurses' Plan Select

	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Chiropodists/Podiatrists - 25 visits	€30
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 50% cover
G	Accident & emergency cover - 2 visits	€75
H	Travel vaccinations	€60 per year
I	Child counselling - 8 visits	€30
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Acupuncturists, Dieticians* - 5 combined visits	€40
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
M	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
N	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%

Nurses' Plan Select

	<ul style="list-style-type: none"> Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOBNPS V18 Oct18

Table of Benefits – One Plan

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	

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.

One Plan

	<ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	50% cover Full cover

One Plan

	<ul style="list-style-type: none"> Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	Covered up to the levels for hospital treatment listed in Section 1
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€3,200 per member year
	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover

One Plan

	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Pre- and post-natal care (combined visits)	€250
F	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
G	Travel vaccinations	€60 per year
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,500
	* This benefit is not subject to the annual excess or annual maximum	

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.

TOBOP V23 Aug18

Table of Benefits – One Plan 150

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c) 	Full cover Semi-private rate Full cover €150 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care 	Full cover 0% 0% 0% €150

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.

One Plan 150

	- Hospital excess per claim - in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c)	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	

One Plan 150

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
F	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* These benefits are not subject to the annual excess or annual maximum	

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TOBOP150 V13 Aug18

Table of Benefits – One Plan 250

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c) 	Full cover Semi-private rate Full cover €150 €250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care 	Full cover 0% 0% 0% €150

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.

One Plan 250

	- Hospital excess per claim - in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c)	€250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	

One Plan 250

A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
F	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* This benefit is not subject to the annual excess or annual maximum	

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TOBOP250 V18 Aug18

Table of Benefits – One Plan 500

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c) 	Full cover Semi-private rate Full cover €150 €500
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care 	Full cover 0% 0% 0% €150

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.

One Plan 500

	- Hospital excess per claim - in-patient admissions (payable only on the first 2 in-patient claims per member per renewal year under Section 1b and 1c)	€500
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	

One Plan 500

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi customers* H <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
F	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* These benefits are not subject to the annual excess or annual maximum	

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.

Table of Benefits – One Plan Access

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Public 1 hospitals Public 2 hospitals 	Full cover Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1 & 2 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 45% 60%
	Private 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 35% 25% 60%
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"> Day care cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic In-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic 	60% 0% 35% 0%

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.

One Plan Access

	<ul style="list-style-type: none"> Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic In-patient cardiac FPPs Level 2 	60% 0% 35% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €2,275
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€45 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 14 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Section 6 - Transport costs	

One Plan Access

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€13
B	Consultant consultation	€39
C	Pathology - consultants' fees (per referral)	€20
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€255
G	Physiotherapist	€13
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€13
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€13
J	Accident & emergency cover	€13
K	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
M	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs

One Plan Access

	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
N	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€300
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

Notwithstanding the benefit limits shown in Section 1A & 1B, Northern Ireland Hospitals listed in the Directory of Hospitals are subject to an excess of €126.97 per day.

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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Table of Benefits – One Plan Access Plus

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Public 1 hospitals Public 2 hospitals 	Full cover Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1 & 2 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 45% 60%
	Private 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	60% 35% 25% 60%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic 	Full cover 0% 60% 0%

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.

One Plan Access Plus

	<ul style="list-style-type: none"> In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic In-patient cardiac FPPs Level 2 	35% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €2,275
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€45 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	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
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 14 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000

One Plan Access Plus

B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€20
B	Consultant consultation	€51
C	Pathology - consultants' fees (per referral)	€20
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€385
G	Dental practitioner - 1 visit	€20
H	Physiotherapist	€13
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
K	Optical – eye testing (in each 24 month period)	€20
L	Accident & emergency cover	€20
M	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
N	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
O	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%

One Plan Access Plus

P	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	

Notwithstanding the benefit limits shown in Section 1A & 1B, Northern Ireland Hospitals listed in the Directory of Hospitals are subject to an excess of €63.49 per day.

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.

TOBOPAP V16 Jul18

Table of Benefits – One Plan Complete

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 35% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

One Plan Complete

	Private 4 hospitals	
	<ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details)	
	<ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
	<ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement	
	<ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only 	€100 discount at point of sale €100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment*

One Plan Complete

	<ul style="list-style-type: none"> Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€40 per session</p> <p>Refer Section 9</p>
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€51 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
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>

One Plan Complete

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€385
G	Dental practitioner - 1 visits	€20
H	Physiotherapist	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - 12 combined visits	€20
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology* - 12 combined visits	€20
K	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Healthcare Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen 50% cover

One Plan Complete

L	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
M	Accident & emergency cover - 1 visit	€75
N	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
O	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
P	Strength & Conditioning Coach – 3 visits	€25
Q	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
R	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €20 €25
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry(1 visit per 3 year period) *subject to an excess of €50 per visit	*Full cover

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.

TOBOPC V26 Oct18

Table of Benefits – One Plan Extra

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Private 1 hospitals Private 2 & 3 hospitals Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 55% 35% 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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover 90% Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	80%

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.

One Plan Extra

	<ul style="list-style-type: none"> Private accommodation 	80% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only 	€100 discount at point of sale €100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment*

One Plan Extra

	<ul style="list-style-type: none"> Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€40 per session</p> <p>Refer Section 9</p>
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Convalescent care - first 14 nights	€51 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)	€3,200 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
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>

One Plan Extra

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€255
G	Physiotherapist	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Clinical Psychology* - 12 combined visits	€20
J	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Healthcare Medical Centre Dexa scans in an approved dexa scan centre 	€300 per screen 50% cover
K	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^

One Plan Extra

L	Accident & emergency cover - 1 visit	€75
M	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
N	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
O	Strength & Conditioning Coach – 3 visits	€25
P	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry(1 visit per 3 year period) *subject to an excess of €50 per visit	*Full cover

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.

TOBOPE V24 Oct18

Table of Benefits – One Plan Family

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	

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.

One Plan Family

	<ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,200
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€600 €300
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation 	€100 discount at point of sale

One Plan Family

	<ul style="list-style-type: none"> • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€325
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	50% cover Full cover

One Plan Family

	<ul style="list-style-type: none"> Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	Covered up to the levels for hospital treatment listed in Section 1
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€3,200 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
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover

One Plan Family

C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
F	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
G	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
H	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
I	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
J	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,500
	* These benefits are not subject to the annual excess or annual maximum	

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.

TOBOPF V15 Oct18

Table of Benefits – One+ Plan

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care cardiac FPPs Level 1 In-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 90% Full cover 90% 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	

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.

One+ Plan

	<ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€600 €300
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation 	€100 discount at point of sale

One+ Plan

	<ul style="list-style-type: none"> • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €400 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	50% cover Full cover

One+ Plan

	<ul style="list-style-type: none"> Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	Covered up to the levels for hospital treatment listed in Section 1
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€3,200 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
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover

One+ Plan

C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
F	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€20
G	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
H	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
I	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
J	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,500
	* These benefits are not subject to the annual excess or annual maximum	

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TOBOPP V24 Oct18

Table of Benefits – One Plan Starter

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	0%
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit 	€381

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.

One Plan Starter

	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
C	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) *Refer to the Directory of approved MRI Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
C	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 1 visit	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi Customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) 	€75

One Plan Starter

	<ul style="list-style-type: none"> Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* This benefit is not subject to the annual excess or annual maximum	

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.

TOBOPS V23 Aug18

Table of Benefits – One Plan Starter Day 2 Day

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	0%
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit 	€381

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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	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
C	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) *Refer to the Directory of approved MRI Centres available on Vhi.ie or call us.	66% or 100%* 66% or 100%*
C	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 3 visits	€20
B	Consultant consultation - 3 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250

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G	Dental practitioner - 3 visits	€20
H	Physiotherapist - 3 visits	€20
I	Accident & emergency cover - 2 visits	€75
J	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
K	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
	Annual excess - per member, per year	€25
	Annual maximum - per member, per year	€3,200
	* This benefit is not subject to the annual excess or annual maximum	

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.

TOBOPSD2D V18 Aug18

Table of Benefits – One Plan Sport

Applicable to new registrations or renewals on/or after 1st July, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital, Hermitage Medical Clinic & Galway Clinic In-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital, Hermitage Medical Clinic & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital, Hermitage Medical Clinic & Galway Clinic In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Blackrock Clinic & Mater Private Hospital, Dublin 	0% Full cover 0% 75% 0% Full cover 0%

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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	<ul style="list-style-type: none"> - Beacon Hospital, Hermitage Medical Clinic & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) • In-patient cardiac FPPs Level 2 • Hospital excess (per claim) 	75% 0% €125
D	Specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	50% cover Full cover

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	<ul style="list-style-type: none"> Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	Covered up to the levels for hospital treatment listed in Section 1
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€3,200 per member year
	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover

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	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Pre- and post-natal care (combined visits)	€250
F	Physiotherapist - 7 visits	€25
G	Accident & emergency cover - 2 visits	€75
H	Sports physician consultations – 2 visits	€75
I	Emergency dental treatment involving an external impact	€300
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Strength & Conditioning Coach – 3 visits	€25
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
M	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
	Annual excess - per member, per year	€150
	Annual maximum - per member, per year	€1,500
	* This benefit is not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 2 year period)	Full cover
	Section 11 - Sports injury cover	
A	Emergency care treatment in an approved Vhi Swiftcare Clinic for a sports injury - 2 visits per member per year	Full cover (subject to €75 excess per claim)
B	Approved treatment programmes for a sports injury in the Sports Surgery Clinic, Santry, subject to referral by a GP, Consultant or Physiotherapist (contact us for details of these).	

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	<ul style="list-style-type: none">• Surgical procedures• Non-surgical procedures – up to a maximum of 2 claims per member per year.	Full cover (subject to €75 excess per claim) Full cover (subject to €75 excess per claim)
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TOBOPST V15 Jul18

Table of Benefits – PMI 01 10

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval)	

	<ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)^H	
A	General practitioner - 12 visits	€35
B	Consultant consultation - 7 visits	€70
C	Pathology - consultants' fees (per referral)	€70
D	Radiology - consultants' fees for professional services (per procedure)	€70
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€750 per year
F	Pre- and post-natal care (combined visits)	€400
G	Dental practitioner - 7 visits	€35
H	Physiotherapist - 7 visits	€35
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€35
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€35
K	Clinical Psychologist – 7 visits	€35
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100 [^]
M	Hearing test in each 2 year period	€35
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 75% cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 7 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child

R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€60 per year
V	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
W	Strength & Conditioning Coach – 3 visits	€35
X	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	75% €35 €35
Y	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Galway and Whitfield Clinic Waterford	

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TOBPMI 0110 V5 Oct18

Table of Benefits – PMI 02 10

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,325
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€4,200 per member year
	Convalescent care - first 14 nights	€60 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€30
H	Emergency dental treatment	Up to €500 per accident
I	Physiotherapist - 25 visits	€30
J	Clinical Psychologist – 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - 7 combined visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€110^

N	Hearing test in each 2 year period	€20
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen Full cover
P	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 7 visits	€25
R	Baby massage classes, in the year of the birth	€100 per child
S	Foetal screening, in the year of the birth	€100 per pregnancy
T	Antenatal course, in the year of the birth	€75
U	Breastfeeding consultations, 2 visits in the year of the birth	€30
V	Travel vaccinations	€60 per year
W	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
X	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 25 visits 	50% €30 €30
Y	Vhi paediatric clinic* H <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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TOBPMI 0210 V5 Oct18

Table of Benefits – PMI 03 10

Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) 	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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 12 month period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
	Section 5	
A	Convalescent care - first 14 nights	€70 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 20 visits	€80
B	Consultant consultation - 20 visits	€150
C	Pathology - consultants' fees (per referral)	€150
D	Radiology - consultants' fees for professional services (per procedure)	€150
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 100% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€2,500
G	Physiotherapist - 20 visits	€80
H	Optical – eye tests and glasses/contact lenses – 100% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
I	Clinical Psychologist – 20 visits	€120
J	Hearing test in each 12 month period	Full cover
K	Health screening - in each 12 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	Full cover Full cover Full cover
L	Accident & emergency cover - 10 visits	€100

M	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
O	Foetal screening, in the year of the birth	€200 per pregnancy
P	Antenatal course, in the year of the birth	€75
Q	Breastfeeding consultations, 2 visits in the year of the birth	€30
R	Travel vaccinations	€100 per year
S	Prescription costs – per individual or per family, subject to an excess of €10 per month	€134 per month
T	Strength & Conditioning Coach – 3 visits	€80
U	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 20 visits 	75% €80
V	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
W	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€150
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

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Table of Benefits – PMI 05 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre)  <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover

C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	STI screening	Up to €100
H	Dental practitioner - 16 visits	€40
I	Physiotherapist - 16 visits	€40
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
K	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
M	Clinical Psychologist – 12 visits	€40
N	Hearing test in each 2 year period	€50
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre • Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
P	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 8 visits	€30
R	Baby massage classes, in the year of the birth	€100 per child
S	Foetal screening, in the year of the birth	€200 per pregnancy
T	Antenatal course, in the year of the birth	€75
U	Breastfeeding consultations, 2 visits in the year of the birth	€30
V	Travel vaccinations	€100 per year
W	Strength & Conditioning Coach – 3 visits	€40
X	Vhi SwiftCare exclusive benefit to Vhi customers*	

	<ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 16 visits Physiotherapist – 16 visits 	75% €40 €40
Y	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
B	Hospitals not covered on this plan - Mater Private Hospital Cork and Bon Secours Hospital Galway	

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Table of Benefits – PMI 08 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% €500
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	60% 60% Semi-private rate None
	Private 1, 2 & 3 hospitals - Ophthalmic procedures <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	80%

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.

	<ul style="list-style-type: none"> Private accommodation Hospital excess (per claim) 	80% Semi-private rate €150
	Private 4 hospitals - Orthopaedic & Ophthalmic procedures	
	<ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	<ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
	<ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) H	
	<ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement	
	<ul style="list-style-type: none"> Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,200
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing	
	<ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	<ul style="list-style-type: none"> Initial consultation 	€100 discount at point of sale

	<ul style="list-style-type: none"> • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €500 and no excess
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> • Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests.	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Practice nurse - unlimited visits	50%
H	STI screening	Up to €100
I	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Clinical Psychologist – 7 visits	€25
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
O	Hearing test in each 2 year period	€25

P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€100 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
S	Child counselling - 7 visits	€25
T	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Paediatrician benefit - 1 visit in the year of the birth	50%
V	Travel vaccinations	€60 per year
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
B	Hospitals not covered on this plan - Bon Secours Hospital Cork, Bon Secours Hospital Galway and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 10 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 4 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefitsH		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,300 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees (per referral) - unlimited visits	50%
D	Radiology - consultants' fees for professional services (per procedure) - unlimited visits	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
F	Pre- and post-natal care (combined visits)	€250
G	Practice nurse - unlimited visits	50%
H	STI screening	Up to €100
I	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
N	Clinical Psychologist – 7 visits	€25
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€100 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50
T	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25

W	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€30
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
A	Hospitals not covered on this plan - Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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Table of Benefits – PMI 12 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,200
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
A	General practitioner - unlimited visits	50%

B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Practice nurse - unlimited visits	50%
H	STI screening	up to €100
I	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - unlimited visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
N	Clinical Psychologist – 7 visits	€25
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details)* <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Strength & Conditioning Coach – 3 visits	€25
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25

X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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Table of Benefits – PMI 15 11

Applicable to new registrations or renewals on/or after 1st September, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €150 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €150 per night) 	80% *80%

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.

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests IUI - one treatment per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,600 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - unlimited visits	50%
B	Pathology - consultants' fees	50%

C	Radiology - consultants' fees for professional services	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
E	Pre- and post-natal care (combined visits)	€250
F	STI screening	Up to €100
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Acupuncturists, Dieticians* - unlimited visits	75%
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
L	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€100 per pregnancy
C	Travel vaccinations	€60 per year
D	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	

A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Mater Private Hospital Cork, Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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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Table of Benefits – PMI 18 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €150
	Private 4 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	80%

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.

	<ul style="list-style-type: none"> Private accommodation Hospital excess (per claim) 	80% Semi-private rate €75
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €150
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre)H <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified Fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%

C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€350
G	Practice nurse - unlimited visits	50%
H	STI screening	Up to €100
I	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
N	Clinical Psychologist – 7 visits	€25
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Travel vaccinations	€60 per year
U	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	75% €25 €25
V	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs

W	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Hermitage Medical Clinic Dublin and Galway Clinic	

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Table of Benefits – PMI 19 11

Applicable to new registrations or renewals on/or after 1st September, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests IUI - one treatment per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%

C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Practice nurse - unlimited visits	50%
H	Dental practitioner - 7 visits	€25
I	Physiotherapist - 7 visits	€25
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - unlimited visits	50%
K	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - unlimited visits	50%
L	Clinical Psychologist – 7 visits	€25
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€100
N	Hearing test in each 2 year period	€25
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
P	STI screening	Up to €100
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
W	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation 	50%

	<ul style="list-style-type: none"> Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€50
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Mater Private Hospital Cork, Bon Secours Hospital Dublin and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 21 11

Applicable to new registrations or renewals on/or after 1st August, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
	Section 5	
A	Convalescent care - first 14 nights	€30 per night

B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,350 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25

I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€100
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre • Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 7 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
W	Vhi paediatric clinic* H <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,150
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	

A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
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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.

TOBPMI 2111 V19 Aug18

Table of Benefits – PMI 22 11

Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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.

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€125
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €125
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	140 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
	Section 5	
A	Convalescent care - first 14 nights	€30 per night

B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,350 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
Section 6 - Transport costs		
A	Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland		
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
Section 8		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H		
A	General practitioner - 12 visits	€40
B	Consultant consultation - 12 visits	€100
C	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Physiotherapist - 12 visits	€40

I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
K	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
M	Hearing test in each 2 year period	€50
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre • Mammograms in an approved mammogram centre 	€200 per screen 75% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 8 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€200 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	75% €40 €40
X	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,950
	* These benefits are not subject to the annual excess or annual maximum	

	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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TOBPMI 2211 V19 Jul18

Table of Benefits – PMI 23 11

Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

	When carried out as a Fixed Price Procedure (contact us for details) • Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures • Participating consultant/GP • Non-participating consultant/GP	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) • Mental health assessment in every 2 year period • Mental health therapy, 12 visits	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,600
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	€1,300 €650
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,600 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day

G	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 7 visits	€40
B	Consultant consultation - 7 visits	€100
C	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 7 visits	€40
H	Physiotherapist - 7 visits	€40
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€40
K	Clinical Psychologist – 7 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
M	Hearing test in each 2 year period	€50

N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre • Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 8 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€200 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	75% €40 €40
X	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,100
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

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Table of Benefits – PMI 25 11

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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.

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre)H <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €600 and no excess
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,675 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	75%
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Practice nurse - unlimited visits	75%
H	STI screening	Up to €100
I	Dental practitioner - 12 visits	€40
J	Physiotherapist - 12 visits	€40

K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
N	Clinical Psychologist – 12 visits	€40
O	Hearing test in each 2 year period	€50
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	€200 per screen 75% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Foetal screening, in the year of the birth	€200 per pregnancy
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	75% €40 €40
X	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	

A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.

TOBPMI 2511 V18 Oct18

Table of Benefits – PMI 29 12

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private & private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 90% 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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.

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private & private accommodation Hospital excess (per claim) 	80% 0% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 10 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,300
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€4,700 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

A	Consultant consultation - unlimited visits	50%
B	Pathology - consultants' fees (per referral) - unlimited visits	50%
C	Radiology - consultants' fees for professional services (per procedure) - unlimited visits	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Pre- and post-natal care (combined visits)	€250
F	STI screening	Up to €100
G	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
H	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 50% cover
I	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
J	Acupuncturists, Dieticians* - 5 combined visits	€40
K	Strength & Conditioning Coach – 3 visits	€25
L	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
M	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€100 per pregnancy
C	Travel vaccinations	€65 per year
D	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%

	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercised Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period) *subject to an excess of €50 per visit	*Full cover
	Section 12 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Mater Private Hospital Cork, Bon Secours Hospital Tralee, Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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TOBPMI 2912 V19 Oct18

Table of Benefits – PMI 31 12

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,850 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€70
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 100% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
M	Hearing test in each 2 year period	€40

N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 7 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
	Travel vaccinations	€60 per year
V	Strength & Conditioning Coach – 3 visits	€25
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	75% €25 €25
X	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€70
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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TOBPMI 3112 V16 Oct18

Table of Benefits – PMI 32 12

Applicable to new registrations or renewals on/or after 1st September, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 5 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,350
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests IUI - one treatment per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime	€50 per inoculation
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €350 per member per year (contact us for details of eligible appliances)	€3,475 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	

A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
M	Hearing test in each 2 year period	€30
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 8 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy

S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€75 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
W	Vhi paediatric clinic* H <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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.

Table of Benefits – PMI 34 13

Applicable to new registrations or renewals on/or after 1st July, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	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"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) 	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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	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.

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
	Section 5	
A	Convalescent care - first 14 nights	€70 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 20 visits	€80
B	Consultant consultation - 20 visits	€150
C	Pathology - consultants' fees (per referral)	€150
D	Radiology - consultants' fees for professional services (per procedure)	€150
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 100% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€2,500
G	Physiotherapist - 20 visits	€80
H	Optical – eye tests and glasses/contact lenses – 100% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
I	Clinical Psychologist – 20 visits	€120
J	Hearing test in each 2 year period	€50
K	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€300 per screen Full cover Full cover
L	Accident & emergency cover - 10 visits	€100

M	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
O	Foetal screening, in the year of the birth	€200 per pregnancy
P	Antenatal course, in the year of the birth	€75
Q	Breastfeeding consultations, 2 visits in the year of the birth	€30
R	Travel vaccinations	€100 per year
S	Prescription costs – per individual or per family, subject to an excess of €50 per month	€144 per month
T	Strength & Conditioning Coach – 3 visits	€80
U	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 20 visits 	75% €80
V	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
W	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€150
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

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Table of Benefits – PMI 35 13

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,325
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefitsH		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€4,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Practice nurse - unlimited visits	50%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€110^
O	Hearing test in each 2 year period	€20
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Foetal screening, in the year of the birth	€100 per pregnancy
T	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25

W	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 36 13

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,375
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	

A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Practice nurse - unlimited visits	50%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€90^
O	Hearing test in each 2 year period	€40
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Foetal screening, in the year of the birth	€100 per pregnancy
T	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25

W	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
X	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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.


Table of Benefits – PMI 37 13

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	Full cover *Full cover Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €100
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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.

	<ul style="list-style-type: none"> Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 50% 40% €100
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €100
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,475
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation - 25 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60

D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Pre- and post-natal care (combined visits)	€240
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
G	Acupuncturists, Dieticians* - 5 combined visits	€40
H	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
I	Strength & Conditioning Coach – 3 visits	€25
J	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
K	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Foetal screening, in the year of the birth	€200 per pregnancy
C	Travel vaccinations	€100 per year
D	Paediatrician benefit <ul style="list-style-type: none"> • Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	€75
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	

A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
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Table of Benefits – PMI 38 14

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre)  <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,500 €800
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €600 and no excess
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 15 days per calendar year, following a stay in excess of 3 days in hospital	€125 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - 12 visits	€130
C	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Practice nurse - unlimited visits	75%
I	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€200^
N	Hearing test in each 2 year period	€50
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) <ul style="list-style-type: none"> • Female & male screening • DEXA scans in an approved dEXA scan centre (contact us for details) * 	€250 per member 50% cover
P	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 12 visits	€30
R	Foetal screening, in the year of the birth	€200 per pregnancy
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Travel vaccinations	€100 per year
U	Strength & Conditioning Coach – 3 visits	€40
V	Post natal home help, within 6 weeks of the birth	€100
W	Child speech and language therapy	€40 x 2 visits
X	Vhi SwiftCare exclusive benefit to Vhi Customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	75% €40 €40
Y	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation 	75%

	<ul style="list-style-type: none"> Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Sports injury cover	
A	Emergency care treatment in an approved Vhi Swiftcare Clinic for a sports injury - 2 visits per member per year	Full cover (subject to €75 excess per claim)
B	<p>Approved treatment programmes for a sports injury in the Sports Surgery Clinic, Santry, subject to referral by a GP, Consultant or Physiotherapist (contact us for details of these)</p> <ul style="list-style-type: none"> Surgical procedures Non-surgical procedures – up to a maximum of 2 claims per member per year 	<p>Full cover (subject to €75 excess per claim)</p> <p>Full cover (subject to €75 excess per claim)</p>
	Section 12 - Workplace benefits	
A	Emotional wellbeing services provided by Imagine Health (subject to the day-to-day medical expenses annual excess and maximum) - 12 visits	Up to €150 (per visit)
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Bon Secours Hospital Galway and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 39 14


Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) <ul style="list-style-type: none"> Hermitage Medical Clinic Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% 0% €250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 80% Semi-private rate €125

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.

	Private 4 hospitals	0%
	<ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	
	When carried out as a Fixed Price Procedure (contact us for details)	
	<ul style="list-style-type: none"> Private 3 & 4 hospitals <ul style="list-style-type: none"> Hermitage Medical Clinic Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic Hospital excess (per claim) 	80% 0% €250
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,600
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Manual lymph drainage following cancer treatment - 10 visits 	Up to €50 per visit
D	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
E	Vhi Hospital@Home	Full cover
F	Child home nursing - 28 days per calendar year	€100 per day
G	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
H	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	

A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)^H	
A	General practitioner - 12 visits	€30
B	Consultant consultation - 12 visits	€100
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 12 visits	€30
H	Physiotherapist - 12 visits	€30
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
K	Clinical Psychologist – 7 visits	€30
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55 [^]
M	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 7 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Travel vaccinations	€80 per year
S	Vhi SwiftCare exclusive benefit to Vhi customers*	

	<ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €30 €30
T	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
U	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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Table of Benefits – PMI 40 15

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover Semi-private rate Full cover €50 €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care Hospital excess per claim - in-patient admissions 	Full cover 0% 0% €50 €75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% €75

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.

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excesses <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	80% 80% Semi-private rate €50 €75
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay 	€1,200

	<ul style="list-style-type: none"> Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
	Section 5	
A	Convalescent care - first 14 nights	€75 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000

	<ul style="list-style-type: none"> Treatment not available in Ireland 	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 25 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Pre- and post-natal care (combined visits)	€250
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€110 per screen 50% cover Full cover
G	Emergency dental treatment	Up to €750 per accident
H	Acupuncturists, Dieticians* - 5 combined visits	€40
I	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
J	Vhi paediatric clinic* H <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125

	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Baby massage classes, in the year of the birth	€100 per child
C	Foetal screening, in the year of the birth	€100 per pregnancy
D	Antenatal course, in the year of the birth	€75
E	Breastfeeding consultations, 2 visits in the year of the birth	€30
F	Travel vaccinations	€100 per year
G	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
H	Post-natal home help, within 6 weeks of the birth	€100
	Annual excess - per member per year	€1
	*These benefits are not subject to the annual excess	
	Additional notes	
A	Note 1: Manual Lymph Drainage <ul style="list-style-type: none"> We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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Table of Benefits – PMI 41 15


Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover Semi-private rate Full cover €50 €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover 45% 35% Full cover €50 €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care Hospital excess per claim - in-patient admissions 	Full cover Full cover 0% €50 €75

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.

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions 	80% 80% Semi-private rate €50 €75
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care and side room - Hospital excess per claim - in-patient admissions 	80% 45% 35% €50 €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) 	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme 	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
	Section 5	
A	Convalescent care - first 14 nights	€75 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
I	Vhi VisionCare	

	<ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 7 visits	€25
B	Consultant consultation - 7 visits	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Physiotherapist - 7 visits	€25
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
K	Clinical Psychologist – 7 visits	€25

L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
M	Hearing test in each 12 month period	€50
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre • Mammograms in an approved mammogram centre 	€170 per screen 50% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 7 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year
V	Emergency dental treatment	Up to €750 per accident
W	Post natal home help, within 6 weeks of the birth	€100
X	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* H <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €25 €25
Y	Vhi paediatric clinic* H <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
A	Note 1: Manual Lymph Drainage	

	<ul style="list-style-type: none">• We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist.	
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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.

TOBPMI 4115 V12 Oct18

Table of Benefits – PMI 42 15

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover *Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%

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.

	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,500
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime 	€100 discount at point of sale €100 discount at point of sale €1,000 €125

	<ul style="list-style-type: none"> IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5	
A	Convalescent care - first 14 nights	€75 per night
B	Cancer care support - one night's accommodation for each treatment	Up to €100 per night
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
I	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres 	Full cover

	<ul style="list-style-type: none"> Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 12 visits	€40
B	Consultant consultation - 12 visits	€100
C	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
H	Physiotherapist - 12 visits	€40
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
K	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
M	Hearing test in each 12 month period	€50
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€225 per screen 75% cover Full cover
O	Accident & emergency cover - 2 visits	€75
P	Child counselling - 8 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€200 per pregnancy
S	Antenatal course, in the year of the birth	€75
T	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year

V	Emergency dental treatment	Up to €750 per accident
W	Strength & Conditioning Coach – 3 visits	€40
X	Post natal home help, within 6 weeks of the birth	€100
Y	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €40
Z	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
A	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Additional notes	
A	Note 1: Manual Lymph Drainage <ul style="list-style-type: none"> We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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Table of Benefits – PMI 43 16

Applicable to new registrations or renewals on/or after 1st October, 2018.


This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover Semi-private rate Full cover €50 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	Full cover 45% 35% Full cover €50 €150
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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room 	Full cover Full cover 90% 0% €50

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.

	- Hospital excess per claim - in-patient admissions	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions 	80% 80% Semi-private rate €50 €150
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions 	80% 45% 35% €50 €150
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions 	80% €50 €150
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	

A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,550</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	<p>€1,200</p> <p>€600</p>
D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €500 and no excess</p>
Section 5 - Cancer care and other benefits		
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit

D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,675 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€105 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) 	Full cover

	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
H	Emergency dental treatment	Up to €500 per accident
I	Physiotherapist - 7 visits	€25
J	Clinical Psychologist – 10 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
N	Hearing test in each 2 year period	€40
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dEXA scan centre 	€150 per screen 50% cover
P	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 7 visits	€25
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
	Travel vaccinations	€60 per year
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%

	<ul style="list-style-type: none"> Dental practitioner – 7 visits Physiotherapist – 7 visits 	€25 €25
U	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
V	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 44 16

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €150
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Hospital excess (per claim) 	80% €150
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room 	80%

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	<ul style="list-style-type: none"> • Semi-private accommodation • Private accommodation • Hospital excess (per claim) 	50% 40% €150
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €150
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,475
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation 	€100 discount at point of sale

	<ul style="list-style-type: none"> • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
	Section 5	
A	Convalescent care - first 14 nights	€60 per night
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
H	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
I	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8	

A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) ^H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)^H	
A	Consultant consultation - 25 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Pre- and post-natal care (combined visits)	€240
F	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50 [^]
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	€150 per screen 50% cover Full cover
H	Accident & emergency cover - 2 visits	€75
I	Acupuncturists, Dieticians* - 5 combined visits	€40
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
L	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125

	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
A	Child counselling - 8 visits	€30
B	Baby massage classes, in the year of the birth	€100 per child
C	Foetal screening, in the year of the birth	€200 per pregnancy
D	Antenatal course, in the year of the birth	€75
E	Breastfeeding consultations, 2 visits in the year of the birth	€40
F	Travel vaccinations	€100 per year
G	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Note 1: Manual Lymph Drainage <ul style="list-style-type: none"> • We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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Table of Benefits – PMI 04 10


Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private & private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	60% 60% Semi-private rate None

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.

	Private 1, 2 & 3 hospitals - Ophthalmic procedures <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 80% Semi-private rate €75
	Private 4 hospitals - Orthopaedic procedures <ul style="list-style-type: none"> • Day care & side room • Semi-private & private accommodation • Hospital excess (per claim) 	60% 0% None
	Private 4 hospitals - Ophthalmic procedures <ul style="list-style-type: none"> • Day care & side room • Semi-private & private accommodation • Hospital excess (per claim) 	80% 0% €75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	60% None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) 	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme 	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits	

	<ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€25 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)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€75 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - 25 visits	€30
B	Consultant consultation - 25 visits	€75

C	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Newborn baby programme in Vhi SwiftCare Clinics, Dublin, in the first 3 months after the birth *	€300
H	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *: <ul style="list-style-type: none"> • General Paediatric visit (up to 16 years) or • Developmental check-up (up to 5 years) 	€180
I	STI screening	Up to €100
J	Dental practitioner - 25 visits	€30
K	Physiotherapist - 25 visits	€30
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
N	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
O	Clinical Psychologist – 12 visits	€30
P	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules <ul style="list-style-type: none"> • Female & male screening • DEXA scans in an approved dEXA scan centre (contact us for details) * 	€250 per member 50% cover
R	Accident & emergency cover - 2 visits	€75
S	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
T	Child counselling - 8 visits	€30
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Paediatrician benefit - 1 visit in the year of the birth	€75
W	Foetal screening, in the year of the birth	€100 per pregnancy
X	Travel vaccinations	€100 per year
Y	Post natal home help, within 6 weeks of the birth	€100
Z	Strength & Conditioning Coach – 3 visits	€30

A A	Emergency dental treatment	Up to €750 per accident
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone counselling, 6 sessions per issue • Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 06 10

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 45% 35% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate

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.

	<ul style="list-style-type: none"> Hospital excess (per claim) 	€75
	Private 4 hospitals <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Hospital excess (per claim) 	80% 45% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	<ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> Female and male mental health counselling - 10 sessions 	€40 per session
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	50% cover 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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover

	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - unlimited visits	75%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
H	Practice nurse - unlimited visits	50%
I	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
K	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum) H	Up to €150^
O	Hearing test in each 2 year period	€25
P	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dexa scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
S	Child counselling - 7 visits	€25
T	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Strength & Conditioning Coach – 3 visits H	€25
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services*	

	<ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 07 10


Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	Full cover Semi-private rate Full cover €50 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	Full Cover 45% 35% Full cover €50 €150
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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover Full cover 90%

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.

	<ul style="list-style-type: none"> • In-patient cardiac FPPs Level 2 • Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	0% €50 €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	80% 80% Semi-private rate €50 €150
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	80% 45% 35% €50 €150
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excesses <ul style="list-style-type: none"> - Hospital excess per claim - day care & side room - Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	80% €50 €150
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €75 per visit
Section 4 - Maternity & Baby		
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,425
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme 	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> • Initial consultation • AMH & Semen Analysis tests • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits * These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan 	75% cover up to a combined

	<ul style="list-style-type: none"> Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	limit of €500 and no excess
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€50 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€105 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover

	<ul style="list-style-type: none"> Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
H	Emergency dental treatment	Up to €500 per accident
I	Practice nurse - unlimited visits	50%
J	STI screening	Up to €100
K	Physiotherapist - 10 visits	€25
L	Clinical Psychologist – 10 visits	€25
M	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%

N	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
O	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€120^
P	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
R	Accident & emergency cover - 2 visits	€75
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
T	Child counselling - 7 visits	€25
U	Foetal screening, in the year of the birth	€100 per pregnancy
V	Travel vaccinations	€60 per year
W	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
X	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
Y	Paediatrician benefit <ul style="list-style-type: none"> Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€2,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover

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Table of Benefits – PMI 26 12

Applicable to new registrations or renewals on/or after 1st October, 2018.

This Table of Benefits must be read in conjunction with your Company 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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private & private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% Full cover €75
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Full cover 0% €75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Hospital excess (per claim) 	60% 60% Semi-private rate None

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.

	Private 1, 2 & 3 hospitals - Ophthalmic procedures <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 80% Semi-private rate €75
	Private 4 hospitals - Orthopaedic procedures <ul style="list-style-type: none"> • Day care & side room • Semi-private & private accommodation • Hospital excess (per claim) 	60% 0% None
	Private 4 hospitals - Ophthalmic procedures <ul style="list-style-type: none"> • Day care & side room • Semi-private & private accommodation • Hospital excess (per claim) 	80% 0% €75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	60% None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €75
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) 	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1,000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
B	Cancer care support - one night's accommodation for each treatment	€100 per night
C	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits	

	<ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 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)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	<p>Out-patient MRI scans</p> <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Full cover</p>
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner - 25 visits	€30
B	Consultant consultation - 25 visits	€75

C	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests.	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Newborn baby programme in Vhi SwiftCare Clinics, Dublin, in the first 3 months after the birth *	€300
H	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *: <ul style="list-style-type: none"> • General Paediatric visit (up to 16 years) or • Developmental check-up (up to 5 years) 	€180
I	STI screening	Up to €100
J	Dental practitioner - 25 visits	€30
K	Physiotherapist - 25 visits	€30
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
M	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
N	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
O	Clinical Psychologist – 12 visits	€30
P	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules <ul style="list-style-type: none"> • Female & male screening • Dexa scans in an approved dexa scan centre (contact us for details) * 	€250 per member 50% cover
R	Accident & emergency cover - 2 visits	€75
S	Child counselling - 8 visits	€30
T	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Foetal screening, in the year of the birth	€100 per pregnancy
V	Travel vaccinations	€100 per year
W	Post natal home help, within 6 weeks of the birth	€100
X	Strength & Conditioning Coach – 3 visits	€30
Y	Emergency dental treatment	Up to €750 per accident
Z	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) 	€100

	<ul style="list-style-type: none"> Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 25 visits Physiotherapist – 25 visits 	75% €30 €30
A A	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
A B	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> Telephone counselling, 6 sessions per issue Face-to-face counselling, 6 visits per issue 	Full cover Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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Table of Benefits – Smart Plan 150

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% 0% €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	60%

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.

	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	Section 10 – Care for people on the Go (benefits are per visit, per member, unless otherwise indicated)	
A	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
B	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
C	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
D	Physiotherapy carried out by a Physiotherapist employed by The Physio Company - 3 visits. To make a booking, contact The Physio Company at (01) 518 0011	Full cover
	* These benefits are 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	

Smart Plan 150

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Table of Benefits – Smart Plan 250

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions 	Full cover Semi-private rate Full cover €150 €250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care Hospital excess per claim - in-patient admissions 	Full cover 0% 0% 0% €150 €250

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.

Smart Plan 250

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	Section 10 – Care for people on the Go (benefits are per visit, per member, unless otherwise indicated)	
A	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
B	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
C	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
D	Physiotherapy carried out by a Physiotherapist employed by The Physio Company - 3 visits. To make a booking, contact The Physio Company at (01) 518 0011	Full cover
	* These benefits are not subject to the annual excess or annual maximum	

Smart Plan 250

	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.

TOBSMTP250 V7 Aug18

Table of Benefits – Smart Plan 500

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions 	Full cover Semi-private rate Full cover €150 €500
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care Hospital excess per claim - in-patient admissions 	Full cover 0% 0% 0% €150 €500

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.

Smart Plan 500

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	Section 10 – Care for people on the Go (benefits are per visit, per member, unless otherwise indicated)	
A	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
B	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
C	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
D	Physiotherapy carried out by a Physiotherapist employed by The Physio Company - 3 visits. To make a booking, contact The Physio Company at (01) 518 0011	Full cover
	* These benefits are not subject to the annual excess or annual maximum	

Smart Plan 500

	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.

TOBSMTP500 V7 Aug18

Table of Benefits – Smart Plan Family

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 0% 0% 0% €150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation 	60%

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.

Smart Plan Family

	<ul style="list-style-type: none"> Private accommodation 	60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity & BabyH	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€600 €300
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only 	€100 discount at point of sale €100 discount at point of sale €1000 €125 €450 per treatment*

Smart Plan Family

	<ul style="list-style-type: none"> • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €400 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€250
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) 	€65,000

Smart Plan Family

	<ul style="list-style-type: none"> Treatment not available in Ireland 	€65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* This benefit is not subject to the annual excess or annual maximum	
	Section 10 – Care for people on the Go (benefits are per visit, per member, unless otherwise indicated)H	
A	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
B	Physiotherapy carried out by a Physiotherapist employed by The Physio Company - 3 visits. To make a booking, contact The Physio Company at (01) 518 0011	Full cover
C	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
D	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
E	Vhi paediatric clinic*	

Smart Plan Family

	<ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>50%</p> <p>50% of total costs</p>
	These benefits are 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.

TOBSMTPF V9 Oct18

Table of Benefits – Start Plan

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	0% 0% 0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	0%
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit 	€381

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.

Start Plan

	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
C	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules) <ul style="list-style-type: none"> Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	66% 100%
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 1 visit	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) 	€75

Start Plan

	<ul style="list-style-type: none"> Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	50% of total costs
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* 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.

TOBSP V11 Aug18

Table of Benefits – Start Plan 250

Applicable to new registrations or renewals on/or after 1st August, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim – day care and side room Hospital excess per claim – in-patient admissions 	Full cover Semi-private rate Full cover €150 €250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	0% 0%
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments <ul style="list-style-type: none"> Hospital excess per claim - day care Hospital excess per claim - in-patient admissions 	Full cover 0% 0% 0% €150 €250

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.

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	60% 60% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 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
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
A	Convalescent care - first 14 nights	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
D	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	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	Consultant consultation - 7 visits	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
E	Vhi SwiftCare exclusive benefit to Vhi Customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment) 	€75 50% of total costs
F	Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
	Annual excess - per member, per year	€250
	Annual maximum - per member, per year	€1,000
	* 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	

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TOBSP250 V11 Aug18

Table of Benefits – Teachers' Plan

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	Full cover 50% 40% 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"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi-private rate
	Private 4 hospitals	

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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	<ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation 	80% 50% 40%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> Private 3 & 4 hospitals 	80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale

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	<ul style="list-style-type: none"> • Egg freezing - once per lifetime • Sperm freezing - once per lifetime • IUI - up to 2 treatments per lifetime, female members only • IVF or ICSI - up to 2 treatments per lifetime, female members only • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre • Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> • Maternity Yoga and Pilates classes • One maternity scan • Breast-feeding consultations • Baby massage classes • Baby swim classes • Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> • Foetal screening • Paediatrician benefit • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime • Female and male mental health counselling - 10 sessions • New parents food pack - 10 nutritional dinners delivered to your door • Paediatric first aid course 	€100 €60 €50 per inoculation €40 per session Full cover €50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> • Initial consultation for genetic testing for cancer * • Genetic test - for specified genetic mutations to be carried out in an approved clinic * • Preventative (Prophylactic) treatment following on from the genetic test 	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1

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	* 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 and a two year waiting period for transfers from another insurer	
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 following cancer treatment - 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"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 16 nights	€30 per night
	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
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres 	Full cover

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	<ul style="list-style-type: none"> Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
F	Voice coaching – 5 visits	€30
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 75% cover
H	Accident & emergency cover - 2 visits	€75
I	Travel vaccinations	€60 per year
J	Child counselling - 8 visits	€30
K	Post natal home help, within 6 weeks of the birth	€100
L	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
M	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
N	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
O	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% 50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200

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	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Specialist Information Service <ul style="list-style-type: none"> Telephone information line 	Full cover

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Table of Benefits – Teachers' Plan Select

Applicable to new registrations or renewals on/or after 1st October, 2018.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover Semi-private rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover 50% 40% Full cover €125
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"> Day care & in-patient cardiac FPPs Level 1 <ul style="list-style-type: none"> Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital & Galway Clinic Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) 	0% Full cover Full cover 90% 0% €250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	

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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	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 80% Semi-private rate €125
	Private 4 hospitals <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • Hospital excess (per claim) 	80% 50% 40% €125
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> • Private 3 & 4 hospitals • Hospital excess (per claim) 	80% €250
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
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 treatment (in an approved out-patient mental health centre) <ul style="list-style-type: none"> • Mental health assessment in every 2 year period • Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600

Teachers' Plan Select

D	Vhi Fertility Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre</p> <ul style="list-style-type: none"> Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€100 discount at point of sale</p> <p>€100 discount at point of sale</p> <p>€1000</p> <p>€125</p> <p>€450 per treatment*</p> <p>€1,000 per treatment*</p> <p>€40 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	<p>75% cover up to a combined limit of €400 and no excess</p>
F	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> Foetal screening Paediatrician benefit Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime Female and male mental health counselling - 10 sessions New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	<p>€100</p> <p>€60</p> <p>€50 per inoculation</p> <p>€40 per session</p> <p>Full cover</p> <p>€50</p> <p>No excess applies to this section</p>
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
	Section 5 - Cancer care and other benefits	
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * 	50% cover

Teachers' Plan Select

	<ul style="list-style-type: none"> Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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 and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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 following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 16 nights	€30 per night
	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
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	<p>Full cover</p> <p>Full cover</p>
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000</p> <p>€100,000</p>

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	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	Consultant consultation	€60
B	Pathology - consultants' fees (per referral)	€60
C	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
E	Acupuncturists, Dieticians* - 5 combined visits	€40
F	Voice coaching – 5 visits	€30
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Lifestyle screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 50% cover
H	Accident & emergency cover - 2 visits	€75
I	Travel vaccinations	€60 per year
J	Child counselling - 8 visits	€30
K	Post natal home help, within 6 weeks of the birth	€100
L	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
M	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
N	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%
O	Vhi paediatric clinic*	

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	<ul style="list-style-type: none"> Initial Consultant consultation (in addition to your paediatric benefit in section 4) Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>50%</p> <p>50% of total costs</p>
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Specialist Information Service <ul style="list-style-type: none"> Telephone information line 	Full cover

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