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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75

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	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate
	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	55%
	Private accommodation	35% €75
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	900/
	Private 3 & 4 hospitals	80% €75
	Hospital excess (per claim)	€/5
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section	Denem
	1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 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 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 Maternity & Baby Bundle Maternity Yoga and Pilates classes Toda discount at point of sale €100 discount			
 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 Maternity & Baby Bundle 			
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 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 Maternity & Baby Bundle 		IUI - 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 Maternity & Baby Bundle 		• IVE or ICSL, up to 2 treatments per lifetime, female members only	
Fertility Treatment Centre Fertility Support services - Acupuncturists & Dieticians visits * These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre E Maternity & Baby Bundle		TVF of 1031 - up to 2 treatments per illettime, female members only	
Fertility Treatment Centre Fertility Support services - Acupuncturists & Dieticians visits * These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre E Maternity & Baby Bundle		Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating	€40 per
* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre E Maternity & Baby Bundle			session
* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre E Maternity & Baby Bundle		Fertility support services - Acupuncturists & Dieticians visits	
Centre E Maternity & Baby Bundle		* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment	9
 Maternity Yoga and Pilates classes 75% cover up 	Ε	Maternity & Baby Bundle	
		Maternity Yoga and Pilates classes	
One maternity scan to a combined		One maternity scan	to a combined
Breast-feeding consultations limit of €500		Breast-feeding consultations	limit of €500
Baby massage classes and		Baby massage classes	and
Baby swim classes no excess		Baby swim classes	no excess
Ante natal course			
F Additional Maternity & Baby Benefits	F	Additional Maternity & Baby Benefits	
Foetal screening			€100
Paediatrician benefit			€50
Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for €50 per			€50 per
each per lifetime inoculation			inoculation
Female and male mental health counselling - 10 sessions		Female and male mental health counselling - 10 sessions	
session New parents food pack - 10 putritional dinners delivered to your door Full cover		A New years to find year 100 of 100 o	
1 Trow parente lead pack to hathardia difficience to your door		, , , , , , , , , , , , , , , , , , , ,	
Paediatric first aid course		Paediatric first aid course	
applies to this			
section			
G Pre- and post-natal care (combined visits) - subject to the annual excess in section €300	G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	€300
9		9	
Section 5 - Cancer care and other benefits		Section 5 - Cancer care and other benefits	
A Genetic testing for cancer	Α	Genetic testing for cancer	
Initial consultation for genetic testing for cancer * 50% cover		l ·	500/ 00vor

the levels for hospital hospital treatment listed in Section 1 * 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) C Cancer care support - one night's accommodation for each treatment D Manual lymph drainage following cancer treatment - 10 visits E Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits F Additional cancer support benefits 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 G Other benefits in Section 5 Convalescent care - first 14 nights Whi Healthcare approved medical and surgical appliances - subject to an excess of €3,200 per member year (contact us for details of eligible appliances) Whi Hospital@Home Child home nursing - 28 days per calendar year Child home nursing - 28 days per calendar year Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital Vhi VisionCare Whi 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 Section 6 - Transport costs A Transport costs (covered in accordance with our rules) Agreed charges Section 7 - Cover outside Ireland A Emergency treatment abroad (subject to prior approval)			
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B Elective treatment abroad (subject to prior approval)		Section 7 - Cover outside Ireland	
(05,000	Α	Emergency treatment abroad	€65,000
CGE 000	В	Elective treatment abroad (subject to prior approval)	
Cargical procedures available in inclaira (ac per level of certain inclaira)		Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
Treatment not available in Ireland			

	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	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
Н	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) *	
	 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
М	Child counselling - 8 visits	€20
N	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
0	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Р	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75

	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Physiotherapist – 7 visits	€25
Q	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	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	€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 EXSP&K V27 Oct18

Table of Benefits - Parents & Kids Option 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodationPrivate accommodation	Full cover
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
	Dedictly account decrease 0 and matically	rate Full cover
	Radiotherapy (day care & out-patient)	1 dil covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	 In-patient cardiac FPPs Level 2 	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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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	
	Day care & side room	80%
	Semi-private accommodation	55%
	Private accommodation	35%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Home birth benefit	€4,000
В	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
С	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
Е	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	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125

	 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 	€450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
F	Maternity & Baby Bundle	
	 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 • Foetal screening • Paediatrician benefit	€100 €60
	 Vaccinations for Meningtis 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 	€50 per inoculation €40 per session Full cover €50
Н	Pre- and post-natal care (combined visits) - subject to the annual excess in section	applies to this section €400
	Section 5 - Cancer care and other benefitsH	
A	 Genetic testing for cancer 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
	 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 	Covered up to the levels for hospital treatment listed in Section 1
	and a two year waiting period for transfers from another insurer	

		1
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges

D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€30
В	Consultant consultation	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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) * • 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
М	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
N	Child counselling - 8 visits	€20
0	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Р	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€20
	Physiotherapist – 7 visits	€30
R	Vhi paediatric clinic*	

 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
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	€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.

TOB OPTP&K V27 Oct18

Table of Benefits - Parents & Kids 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	1 dii covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%

[■] 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 accommodation	80% Semi-
	Drivete 4 hospitale	private rate
	Private 4 hospitals	80%
	Day care & side room	55%
	Semi-private accommodation	35%
	Private accommodation	3370
	When carried out as a Fixed Price Procedure (contact us for details)	000/
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Llama histh han of it	1
_	Home birth benefit	€4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125

	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€50
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per session
	 New parents food pack - 10 nutritional dinners delivered to your door 	Full cover
	Paediatric first aid course	€50
		No excess applies to this
		section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	€300
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	

В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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)	€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
	Vhi VisionCare	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges

D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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) * • 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^
Κ	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
М	Child counselling - 8 visits	€20
N	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
0	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Р	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	 Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Physiotherapist – 7 visits 	50% €25
Q	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	 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	€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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi-
	Hospital excess (per claim)	private rate €125
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%

[■] 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	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Maternity & Baby Bundle H	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover

	Genetic test - for specified genetic mutations to be carried out in an approved clinic *	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test * These benefits are available immediately for existing Vhi customers with no 	Covered up to the levels for hospital treatment listed in Section 1
	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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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
	Vhi VisionCare	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
1 1	Treatment not available in Ireland	€100,000

	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	_
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	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
Н	Practice nurse - unlimited visits	50%
1	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%
М	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^
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	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
Т	Travel vaccinations	€60 per year
U	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
Ш	Physiotherapist – 7 visits	€25
V	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
W	Paediatrician benefit	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	a Dadiath arony (day para 9 aut nationt)	rate Full cover
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi- private rate
	Hospital excess (per claim)	· €75
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%

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	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Maternity & Baby Bundle H	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes Anterpretal course.	no excess
	• Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	500/
	Initial consultation for genetic testing for cancer *	50% cover

	Genetic test - for specified genetic mutations to be carried out in an approved clinic *	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	

Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	J
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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) ${f H}$	
Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees	50%
С	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
Е	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) *	
	 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
Н	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
ı	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
J	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
		I .

Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€100 per pregnancy
С	Travel vaccinations	€100 per year
D	Paediatrician benefit H	500/
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

■ 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)	000/
	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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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 Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of
	 Egg freezing - once per lifetime Sperm freezing - once per lifetime 	sale €1,000
	Sperm noozing once per meanie	l .

	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	
\Box		

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	
Transport costs (covered in accordance with our rules)	Agreed charges
Section 7 - Cover outside Ireland	
Emergency treatment abroad	€100,000
Elective treatment abroad (subject to prior approval)	
Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
Treatment not available in Ireland	€100,000
Section 8	
In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
Out-patient MRI scans	
Category 1 - approved MRI centres	Full cover
 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
PET-CT scans (covered in accordance with our rules)	Agreed charges
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)	
Consultant consultation - unlimited visits	50%
Pathology - consultants' fees	50%
Radiology - consultants' fees for professional services	50%
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
Pre- and post-natal care (combined visits)	€250
STI screening	Up to €100
Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
	Convalescent care - first 14 nights Vhi Hospital@Home Child home nursing - 28 days per calendar year Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital Return home benefit Section 6 - Transport costs Transport costs (covered in accordance with our rules) Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) Consultant consultation - unlimited visits Pathology - consultants' fees Radiology - consultants' fees for professional services 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 Pre- and post-natal care (combined visits) STI screening Clinical psychology counselling for oncology treatment (psycho oncology

Н	Acupuncturists, Dieticians* - unlimited visits	75%
ı	Strength & Conditioning Coach – 3 visits	€25
J	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
K	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€200 per pregnancy
С	Travel vaccinations	€120 per year
D	Paediatrician benefit H	
	 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	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
В	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per person
	Dexa scans in an approved dexa scan centre	75% cover
	Section 12 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	 Day care, side room & semi-private accommodation 	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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)	
	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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €100 per visit
	Section 4 - Maternity & BabyH	
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 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing • 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 Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetimeSperm freezing - once per lifetime	€1,000 €125

	. IIII un to 2 traatmente per lifetime, female members anti-	€450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
	appliances set out below	
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
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	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	€750 per year
F	Pre- and post-natal care (combined visits)	€400
G	Dental practitioner - 7 visits	€35
Н	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%
М	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^
0	Hearing test in each 2 year period	€35
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per
	Dexa scans in an approved dexa scan centre	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
Т	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
٧	Strength & Conditioning Coach – 3 visits	€35
W	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 7 visits 	€35
Ш	Physiotherapist – 7 visits	€35
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs

Υ	Paediatrician benefit	
	 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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	 Day care, side room & semi-private accommodation 	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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	
А	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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €100 per visit
	Section 4 - Maternity & BabyH	
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 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing 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 Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125

	. IIII un to 2 traatmente per lifetime, female members anti-	€450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
	appliances set out below	
G	Other benefits in Section 5	

		<u> </u>
	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	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
Н	Practice nurse - unlimited visits	75%
1	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
Κ	Clinical Psychologist – 12 visits	€40
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
М	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^
0	Hearing test in each 2 year period	€50
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€200 per
	Dexa scans in an approved dexa scan centre	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
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs

Υ	Paediatrician benefit	
	 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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation	*Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	Full cover
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

■ 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 – except private accommodation which is subject to a daily hospital excess*) 	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	, and the control of a control of the control of th	at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support honofits	
「	Additional cancer support benefits	Full cover
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	i un cover
	No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below	
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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
Е	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
Н	Practice nurse - unlimited visits	75%
1	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%
М	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
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	 Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€200 per screen 75% cover
Р	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	 Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits 	75% €40

	Physiotherapist – 12 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Υ	Paediatrician benefit	
	 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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.	
	namber of violo 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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation • Private accommodation *(subject to a daily hospital excess of €50 per night)	Full cover *Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*)	€100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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 – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
	Manufal has 100 the server 40 classes	member €75 per visit
	Mental health therapy, 12 visits	Croper visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	7 mm 1 de Comon 7 maryore toole	at point of
		sale €1,000
	Egg freezing - once per lifetime	€1,000 €125
	Sperm freezing - once per lifetime Hill you to 2 to otherwise and lifetime formula groups and the second	€125 €450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees	50%
С	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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
G	STI screening	Up to €100
Н	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
L	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€200 per pregnancy
С	Travel vaccinations	€100 per year
D	Paediatrician benefit ዟ	
	 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	
Α	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	

Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Mater Private Hospital, Dublin	Semi-private rate, 100% of technical charges
	- Blackrock Clinic	80% private rate, 100% of technical charges
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	75%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

[■] 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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,700
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	
	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
		at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per
		treatment* €40 per
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9

E	Maternity & Baby Bundle	750/
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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

	Vhi VisionCare	
		Full cover
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 	Full cover
	24 month period - subject to Vhi VisionCare E-Screen referral	
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed
		charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
Е	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
Н	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%

М	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^
0	Hearing test in each 12 month period	€50
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	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
Т	Travel vaccinations	€100 per year
U	Emergency dental treatment	Up to €750 per accident
٧	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*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€40
	Physiotherapist – 12 visits	€40
Y	Vhi paediatric clinic*	,
	Initial Consultant consultation	75%
	 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	
	 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	
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Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	Nil
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Mater Private Hospital, Dublin	Semi-private rate, 100% technical charges
	- Blackrock Clinic	80% private rate, 100% technical charges
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	75%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover

■ 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.

	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity & BabyH	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,600
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
c	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	
	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9

	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	Codacii i
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits	
	 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

	Return home benefit	€100 per claim
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
Е	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
Н	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%
М	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^
0	Hearing test in each 2 year period	€50
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€40
	Physiotherapist – 12 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit	
	 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	
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Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation	Semi-private
	Private accommodation	rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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

_		
	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	7 mm 1 de Comon 7 maryore toole	at point of
		sale €1,000
	Egg freezing - once per lifetime	€1,000 €125
	Sperm freezing - once per lifetime Hill you to 2 to otherwise and lifetime formula groups and the second	€125 €450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
'	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment	
	No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below Other benefits in Section 5	
G		CO =00
	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	_
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	Practice nurse - unlimited visits	50%
ı	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%
М	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^
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen 50% cover
	Dexa scans in an approved dexa scan centre Accident 9 assurance accepts 2 visits	
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
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	 Physiotherapist – 7 visits 	€25

W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	i dii covei
	Hospital excesses - except maternity & certain cancer treatments	€50
	- Hospital excess per claim - day care & side room	€150
	- Hospital excess per claim - in-patient admissions	C130
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full Cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	 Hospital excess per claim - day care & side room 	€50
	- Hospital excess per claim - in-patient admissions	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care & side room	€50

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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	650
	- Hospital excess per claim - day care & side room	€50 €150
	- Hospital excess per claim - in-patient admissions	€150
	Private 4 hospitals	000/
	Day care & side room	80% 45%
	Semi-private accommodation	35%
	Private accommodation	35%
	Hospital excesses Hospital excesses	€50
	 Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€150
	·	2.00
	When carried out as a Fixed Price Procedure (contact us for details)	80%
	Private 3 & 4 hospitals	0070
	 Hospital excesses Hospital excess per claim - day care & side room 	€50
	Hospital excess per claim - in-patient admissions	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby H	

Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Cassardari derivery (de per ricopital seriente neted)	1
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	Genetic test - for specified genetic mutations to be carried out in an approved clinic *	Full cover

	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	Covered up to the levels for hospital treatment listed in Section 1
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000
	Treatment not available in Ireland	€100,000

	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	-
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	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
Н	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
М	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
N	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
0	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^
Р	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
\square	Dexa scans in an approved dexa scan centre	50% cover
R	Accident & emergency cover - 2 visits	€75

S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
X	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

TOBCPPL1.3 V13 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation	Semi-private
	Private accommodation	rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

[■] 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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 4 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only 	€450 per treatment* €1,000 per
	1VF of 1C31 - up to 2 treatments per metine, remaie members only	treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
'	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment	
	No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below Other benefits in Section 5	
G		60.000
	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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

Α	General practitioner - 4 visits	€25
В	Consultant consultation - 4 visits	€60
С	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
Н	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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€75 per screen 50% cover
_	Dexa scans in an approved dexa scan centre	
0	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
Т	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
	aids (maximum you will pay is €100 for this follow-up treatment)	
	aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services*	costs
	aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services* • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	costs 50%
V	aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services* • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits	costs 50% €25

	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
W	Paediatrician benefit	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

TOBCPPS V28 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1

[■] 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

В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Maternity & Baby Bundle Ⅱ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €400
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	66% or 100%*
	 Category 2 - approved MRI centres, agreed MRI charges & consultant 	66% or 100%*
	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.	
С	PET-CT scans (covered in accordance with our rules)	
	Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital	66%
	Dublin, Whitfield Clinic, Hermitage Medical Clinic	
	St James's Hospital, PET-CT Centre and Cork University Hospital	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)	
Α	General practitioner - 4 visits	€25
В	Consultant consultation - 4 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€75 per screen
0	Accident & emergency cover - 2 visits	€75
P	Vhi SwiftCare exclusive benefit to Vhi Customers* H	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
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	

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.

Company Plan Starter

TOBCPS V28 May18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	609/
	Day care & side room	60% 50%
	Semi-private accommodation	50% 50% semi-
	Private accommodation	private rate
	Radiotherapy (day care & out-patient)	60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	Cardiac FPPs Level 2	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details

[■] 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.

С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	C400 II
	Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount
	AMH & Semen Analysis tests	at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €400
	Baby massage classes	and
	Baby swim classes	no excess

	Ante natal course	
F	Additional Maternity & Baby Benefits	
'	Foetal screening	€100
	Paediatrician benefit	€60
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per session
	New parents food pack - 10 nutritional dinners delivered to your door	Full cover
	Paediatric first aid course	€50 No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	€300
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	66% or 100%*
	 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%*

С	PET-CT scans (covered in accordance with our rules)	
	 Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic 	66%
	St James's Hospital, PET-CT Centre and Cork University Hospital	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	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
Н	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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€75 per screen
N	Accident & emergency cover - 2 visits	€75
0	Child counselling - 7 visits per child	€25
Р	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
R	Vhi paediatric clinic*	

Initial Consultant consultation (in addition to your paediatric benefit in section 4)	50%
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	€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.

TOBFPL1 V32 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	
	 Beacon Hospital & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) 	75%
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Beacon Hospital & Galway Clinic	0%
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Beacon Hospital & Galway Clinic	0%

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.

	- Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital,	90%
	DublinIn-patient cardiac FPPs Level 2	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	
	 Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi- private rate
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	When carried out as a Fixed Price Procedure (contact us for details)	
	 Private 3 & 4 hospitals Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	80%
	- Beacon Hospital & Galway Clinic	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
Н	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€4,000

В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount
	Egg freezing - once per lifetime	at point of sale €1000 €125
	Sperm freezing - once per lifetime	€125 €450 per
	 IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	treatment* €40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	_
	Foetal screening	€ 100
	Paediatrician benefit	€ 60
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per
	A New parents food mosts 40 mutational discours delivered to visual design	session Full cover
	New parents food pack - 10 nutritional dinners delivered to your door	€50
	Paediatric first aid course	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 benefitsH	
Α	 Genetic testing for cancer 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
	Preventative (Prophylactic) treatment following on from the genetic test * These benefits are available immediately for existing Vhi customers with no	Covered up to the levels for hospital treatment listed in Section 1
	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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Ε	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	 Additional cancer support benefits 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	€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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	€100,000
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000

	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
N	Accident & emergency cover - 2 visits	€75
0	Child counselling - 7 visits	€25
Р	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*	

	Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
S	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	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	€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.

TOBFPPL1 V31 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	
	 Beacon Hospital & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) 	75%
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Beacon Hospital & Galway Clinic	0%
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Beacon Hospital & Galway Clinic	0%

[■] 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.

1 /	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	90%
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	80%
	- Beacon Hospital & Galway Clinic	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		honofit
	Section 3 - Psychiatric cover (read in conjunction with Section	benefit
A	1)	
A B	· · · · · · · · · · · · · · · · · · ·	100 days
	1) In-patient psychiatric cover	100 days Contact us for
В	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year	100 days Contact us for further details 91 days
С	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health	100 days Contact us for further details
С	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health centre)	100 days Contact us for further details 91 days €100 per
С	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period	100 days Contact us for further details 91 days €100 per member
С	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 7 visits	100 days Contact us for further details 91 days €100 per member
B C D	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health centre) • Mental health assessment in every 2 year period • Mental health therapy, 7 visits Section 4 - Maternity Normal confinement • Public hospital benefit (up to 3 days)	100 days Contact us for further details 91 days €100 per member €25 per visit
B C D	In-patient psychiatric cover Day care psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Out-patient mental health treatment (in an approved out-patient mental health centre) • Mental health assessment in every 2 year period • Mental health therapy, 7 visits Section 4 - Maternity Normal confinement	100 days Contact us for further details 91 days €100 per member €25 per visit

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В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	J
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover

	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	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
Н	Physiotherapist - 7 visits	€25

I Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits J Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits K Clinical Psychologist - 7 visits €25 L Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month period Pheating test in each 2 year period 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) * Lifestage screening programme in a Vhi Medical Centre \$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
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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)*		Dexa scans in an approved dexa scan centre	50% cover
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)*	0	Accident & emergency cover - 2 visits	€75
counselling)* - 10 visits R Vhi Online Doctor – 6 visits (available through the Vhi App)* S Vhi SwiftCare exclusive benefit to Vhi customers* 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) Vhi SwiftCare appointment services* Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits Annual excess - per member, per year €25 Annual maximum - per member, per year €3,200	Р	Travel vaccinations	€60 per year
S Vhi SwiftCare exclusive benefit to Vhi customers* • 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) Vhi SwiftCare appointment services* • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits • Physiotherapist – 7 visits Annual excess - per member, per year • €25 Annual maximum - per member, per year • €3,200	Q		€50 per visit
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 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services* Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits Annual excess - per member, per year Annual maximum - per member, per year €3,200 	S	Vhi SwiftCare exclusive benefit to Vhi customers*	
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Physiotherapist – 7 visits Annual excess - per member, per year Annual maximum - per member, per year €25 Annual maximum - per member, per year €3,200		Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
Annual excess - per member, per year €25 Annual maximum - per member, per year €3,200		 Dental practitioner – 7 visits 	
Annual maximum - per member, per year €3,200		Physiotherapist – 7 visits	€25
		Annual excess - per member, per year	€25
* These benefits are not subject to the annual excess or annual maximum		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.

TOBFRSPL1 V31 Oct18

Table of Benefits - First Plan Level 1

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	000/
	Day care & side room	60%
	Semi-private accommodation	50%
	Private accommodation	50% semi- private rate
	Radiotherapy (day care & out-patient)	60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details

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

С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional	Agreed
	Fees)	charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€6,500 per
	€300 per member per year (contact us for details of eligible appliances)	member year
D	Vhi Hospital@Home	Full cover
E	Return home benefit	€100 per claim
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	66% or 100%*
	Category 2 - approved MRI centres, agreed MRI charges & consultant Dedictorists force (subject to an excess of 6135 per each)	66% or 100%*
	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.	
С	PET-CT scans (covered in accordance with our rules)	
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First Plan Level 1

	Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Deliver Mater Priva	66%
	 Dublin, Whitfield Clinic and Hermitage Medical Clinic St James's Hospital, PET-CT Centre and Cork University Hospital 	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)	T dil cover
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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
Κ	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€75 per screen
0	Accident & emergency cover - 2 visits	€75
Р	Travel vaccinations	€60 per year
Q	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
R	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
	Vhi SwiftCare appointment services* H	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	50% semi- private rate, 100% technical
	Private accommodation	charges 40% private rate, 100% technical charges
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

[■] 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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
A	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €2,275
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Ε	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Ε	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
Н	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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€200 per screen
	Dexa scans in an approved dexa scan centre	Full cover
N	Accident & emergency cover - 2 visits	€75
0	Travel vaccinations	€60 per year
Р	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*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
S	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	€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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private rate
Ш	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	45%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	90%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,150
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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)	€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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€30
В	Consultant consultation	€60
С	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

 Medfit cardiac rehabilitation programme Joint Care Programme* 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 Vhi Online Doctor – 12 visits (available through the Vhi App)* Full cover T Vhi SwiftCare exclusive benefit to Vhi customers* 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) Vhi SwiftCare appointment services* 	Н	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
Counselling)* - 10 visits K Accident & emergency cover - 1 visit C Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre M Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • 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 N Dental practitioner - 1 visit © 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) P Practice nurse visit © Cardiac Care Programme* • Medfit cardiac care benefit • Medfit cardiac care benefit • Medfit cardiac rehabilitation programme Pojint Care Programme* Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by 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 Vhi Online Doctor – 12 visits (available through the Vhi App)* Vhi SwiftCare exclusive benefit to Vhi customers* • 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) Vhi SwiftCare appointment services*	I		€20
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Health centre M Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • 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 N Dental practitioner - 1 visit 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) P Practice nurse visit Q Cardiac Care Programme* • Medfit cardiac care penefit • Medfit cardiac care benefit • Medfit cardiac rehabilitation programme R Joint Care Programme* • Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by 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 S Vhi Online Doctor – 12 visits (available through the Vhi App)* T Vhi SwiftCare exclusive benefit to Vhi customers* • 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) Vhi SwiftCare appointment services*	K	Accident & emergency cover - 1 visit	€75
(contact us for details) *	L		€40
• Cancer check in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre N Dental practitioner - 1 visit 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) P Practice nurse visit Q Cardiac Care Programme* • Medfit cardiac care programme - in each 24 month period • Urgent cardiac care benefit • Medfit cardiac rehabilitation programme R Joint Care Programme* • 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 S Vhi Online Doctor − 12 visits (available through the Vhi App)* Full cover T Vhi SwiftCare exclusive benefit to Vhi customers* • 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) Vhi SwiftCare appointment services*	М		
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Dexa scans in an approved dexa scan centre Dental practitioner - 1 visit 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) Practice nurse visit Ocardiac Care Programme* Medfit cardiac care programme - in each 24 month period Virgent cardiac care benefit Medfit cardiac rehabilitation programme R Joint Care Programme* Joint Care Programme* 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 S Vhi Online Doctor – 12 visits (available through the Vhi App)* T Vhi SwiftCare exclusive benefit to Vhi customers* 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) Vhi SwiftCare appointment services*		Cancer check in a Vhi Medical Centre	
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 Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme Medfit cardiac rehabilitation programme Joint Care Programme* 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 Vhi Online Doctor – 12 visits (available through the Vhi App)* Full cover Toward Toward Full cover Full cover Full cover Full cover Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services* 	Р	Practice nurse visit	€20
 Urgent cardiac care benefit Medfit cardiac rehabilitation programme Joint Care Programme* 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 Vhi Online Doctor – 12 visits (available through the Vhi App)* Full cover T Vhi SwiftCare exclusive benefit to Vhi customers* 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) Unit SwiftCare appointment services* 	Q	Cardiac Care Programme*	
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R Joint Care Programme* • 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 S Vhi Online Doctor − 12 visits (available through the Vhi App)* T Vhi SwiftCare exclusive benefit to Vhi customers* • 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) Vhi SwiftCare appointment services*		, -	€250 per year
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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 Vhi Online Doctor – 12 visits (available through the Vhi App)* This wiftCare exclusive benefit to Vhi customers* 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) Vhi SwiftCare appointment services*	R	Joint Care Programme*	
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 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) Vhi SwiftCare appointment services* 	S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) Vhi SwiftCare appointment services* 	T	Vhi SwiftCare exclusive benefit to Vhi customers*	
aids (maximum you will pay is €100 for this follow-up treatment) Costs Vhi SwiftCare appointment services*		• Initial consultation (charge is €125 – you pay €50)	
500/			
F00/		Vhi SwiftCare appointment services*	
Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)		Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
Dental practitioner – 7 visits			€20
Physiotherapist – 7 visits			€30
U Vhi paediatric clinic*	U	Vhi paediatric clinic*	

Initial Consultant consultation	50%
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	€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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	65%
	Private accommodation	55%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days

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.

В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section
	Home birth benefit	€3,150
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 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
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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	€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

	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€40
В	Consultant consultation	€80
С	Pathology - consultants' fees (per referral)	€80
D	Radiology - consultants' fees for professional services (per procedure)	€80
Е	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
Н	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

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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	€350 per screen
	Dexa scans in an approved dexa scan centre	Full cover
N	Dental practitioner - 1 visit	€35
0	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^
Р	Practice nurse visit	€20
Q	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€500
	Urgent cardiac care benefit	€500 per year
	Medfit cardiac rehabilitation programme	€500 per year
R	Joint Care Programme*	
	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	Full cover
	 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
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
Т	Vhi SwiftCare exclusive benefit to Vhi customers*	
	Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€35
	Physiotherapist – 12 visits	€40
U	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	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	€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.

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Table of Benefits - Health Access

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodationPrivate accommodation	Full cover
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
		rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	45%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	90%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	

[■] 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.

	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
A	 Genetic testing for cancer 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 	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1
	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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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)	€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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	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	Pre- and post-natal care (combined visits)	€255
Н	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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	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^
0	Practice nurse visit	€20
Р	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€250
	Urgent cardiac care benefit	€250 per year
	Medfit cardiac rehabilitation programme	€250 per year
Q	Joint Care Programme*	
	 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 	Full cover
	 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
R	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Physiotherapist – 7 visits	€25
Т	Vhi paediatric clinic*	

Initial Consultant consultation	50%
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	€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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Table of Benefits - HealthPlus Platinum

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	Full cover
D	Non-participating directory hospitals (provided rates are those normally charged by the hospital)	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant	Participating benefit
	Non-participating GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	

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.

	Normal confinement	
A	Normal confinement	Full cover
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Refer Section
		1
\vdash	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
	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	€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
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€50
В	Consultant consultation	€100
С	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
Н	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
Κ	Accident & emergency cover - 1 visit	€100
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€50

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M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	Full cover
	Dexa scans in an approved dexa scan centre	Full cover
N	Dental practitioner - 1 visit	€40
0	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^
Р	Practice nurse visit	€20
Q	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€500
	Urgent cardiac care benefit	€500 per year
	Medfit cardiac rehabilitation programme	€500 per year
R	Joint Care Programme*	
	 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 	Full cover
	 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
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€50
U	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 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	€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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Table of Benefits - HealthPlus Premium

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation Makes Brigate Heavital Bubble	Semi-private
	- Mater Private Hospital, Dublin	rate, 100% technical charges
	- Blackrock Clinic	80% private rate, 100% technical charges
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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

	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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€45
В	Consultant consultation	€90
С	Pathology - consultants' fees (per referral)	€90
D	Radiology - consultants' fees for professional services (per procedure)	€90
Ε	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

Н	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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	€450 per
	Deve seems in an approved days seem centre	screen Full cover
N.	Dexa scans in an approved dexa scan centre Dental provisioner 1 violity	
N	Dental practitioner - 1 visit	€40
0	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^
Р	Practice nurse visit	€20
Q	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€500
	Urgent cardiac care benefit	€500 per year
	Medfit cardiac rehabilitation programme	€500 per year
R	Joint Care Programme*	
	 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 	Full cover
	 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
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	Follow-up treatment package after this consultation for x-rays, tests & medical	50% of total
	aids (maximum you will pay is €100 for this follow-up treatment)	costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€45
U	Vhi paediatric clinic*	

Initial Consultant consultation	75%
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	€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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Table of Benefits - HealthPlus Excess

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodationPrivate 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
	- Trivate 2 & 3 nospitals	rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	45%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	90%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	

[■] 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

	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
Α	 Genetic testing for cancer 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 Covered up to
	Preventative (Prophylactic) treatment following on from the genetic test	the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits	
	 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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
ı	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
М	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	€250 per
	Dexa scans in an approved dexa scan centre	screen Full cover
N	Optical – eye tests and glasses/contact lenses - in each 24 month period	€55^
IN	(^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)	633
0	Practice nurse visit	€20
Р	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€250
	Urgent cardiac care benefit	€250 per year
	Medfit cardiac rehabilitation programme	€250 per year
Q	Joint Care Programme*	
	 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 	Full cover
	 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
R	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Physiotherapist – 7 visits	€25
Т	Vhi paediatric clinic*	

HealthPlus Excess

Initial Consultant consultation	50%
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	€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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	45%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

■ 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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,150
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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 - 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€35
В	Consultant consultation	€70
С	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

Н	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) *	
	Heart check in a Vhi Medical Centre	Full cover
	Cancer check in a Vhi Medical Centre	Full cover
	Lifestage screening programme in a Vhi Medical Centre	€350 per
	Dova scans in an approved dova scan centre	screen Full cover
N	Dexa scans in an approved dexa scan centre Dental practitioner - 1 visit	€20
0	·	€20 €55^
	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)	€33
Р	Practice nurse visit	€20
Q	Cardiac Care Programme*	
	Medfit cardiac care programme - in each 24 month period	€250
	Urgent cardiac care benefit	€250 per year
	Medfit cardiac rehabilitation programme	€250 per year
R	Joint Care Programme*	
	 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 	Full cover
	 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
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€20
	Physiotherapist – 7 visits	€35
U	Vhi paediatric clinic*	

Initial Consultant consultation	75%
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	€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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	a Dadiath arony (day para 9 aut nationt)	rate Full cover
	Radiotherapy (day care & out-patient)	1 dii covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Private 4 hospitals	

■ 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.

		80%
	Day care & side room	50%
	Semi-private accommodation	40%
	Private accommodation	40%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
	M	member €30 per visit
	Mental health therapy, 12 visits	Coo per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	
	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale

	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
		treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per
	Now parents food pook 10 putritional dispers delivered to visur description.	session Full cover
	 New parents food pack - 10 nutritional dinners delivered to your door Paediatric first aid course 	€50
	Faculatiic iiist alu course	No excess
		applies to this
	Decorate and a set and a set of second constitution of second consti	section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	€400
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in
		Section 1

	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover

	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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	
Α	Consultant consultation	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€100 per screen
	Dexa scans in an approved dexa scan centre	75% cover
Н	Accident & emergency cover - 2 visits	€75
ı	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
М	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
N	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	 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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	0%
	- Beacon Hosptial & Galway Clinic	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	

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	000/
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€250
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
		member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity & BabyH	
Α	Home birth benefit	€4,000
В	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
С	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600

Е	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	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
F	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €400
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
G	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per
	New parents food pack - 10 nutritional dinners delivered to your door	session Full cover
	Paediatric first aid course	€50
	- I activitie instala course	No excess applies to this section
Н	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€400
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover

	Genetic test - for specified genetic mutations to be carried out in an approved clinic *	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
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	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation	€60
В	Pathology - consultants' fees (per referral)	€60
С	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€100 per screen 50% cover
	Dexa scans in an approved dexa scan centre	
G 	Accident & emergency cover - 2 visits	€75
H .	Travel vaccinations	€60 per year
J	Child counselling - 8 visits Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€30 €50 per visit
K	Acupuncturists, Dieticians* - 5 combined visits	€40
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
М	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
N	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Dedictherses (decrees 0 establish)	rate Full cover
	Radiotherapy (day care & out-patient)	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	CIZO
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	 In-patient cardiac FPPs Level 1 	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
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[■] 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.

	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi-
		private rate
	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
	· · · ·	benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
		member
	Mental health therapy, 12 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
_		1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	,	Charges
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	F00'
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover

	 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 	Covered up to the levels for hospital treatment listed in Section 1
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	Pre- and post-natal care (combined visits)	€250
F	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
G	Travel vaccinations	€60 per year
Н	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Ι	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 Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
	 Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments 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 €150 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals • Day care & in-patient cardiac FPPs Level 1 - Beacon Hospital - Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic	Full cover 0%
	 & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	 In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments Hospital excess per claim - day care 	€150

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 (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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi- private rate
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	

Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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
F	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	€1,000
	* 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.

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 Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
	 Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments 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 €150 €250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals • Day care & in-patient cardiac FPPs Level 1 - Beacon Hospital - Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic	Full cover 0%
	 & Galway Clinic Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	 In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments Hospital excess per claim - day care 	€150

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.

		COEO
	 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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi- private rate
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
1	Section 6 - Transport costs	

Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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
F	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	€1,000
	* 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.

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 Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
	 Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments 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 €150 €500
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals Day care & in-patient cardiac FPPs Level 1 Beacon Hospital Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic	Full cover 0%
	& 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	0%
	 In-patient cardiac FPPs Level 2 Hospital excesses - except maternity & certain cancer treatments Hospital excess per claim - day care 	€150

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 (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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi- private rate
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	

Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
F	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	€1,000
	* 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.

TOBOP500 V17 Jul18

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 Day care, side room & semi-private accommodation Private accommodation Public 1 hospitals Public 2 hospitals	Full cover Full cover Semi-private
В	Private hospitals and treatment centres	rate
	Private 1 & 2 hospitals (other than for certain investigations & treatments referred to in Section 1c) Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Private 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	60% 45% 60% 0% 0%
	 Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) 	35% 25% 60%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals • Day care cardiac FPPs Level 1 - Blackrock Clinic & Mater Private Hospital, Dublin - Hermitage Medical Clinic, Beacon Hospital & Galway Clinic • In-patient cardiac FPPs Level 1 - Blackrock Clinic & Mater Private Hospital, Dublin - Hermitage Medical Clinic, Beacon Hospital & Galway Clinic	60% 0% 35% 0%

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

	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Blackrock Clinic & Mater Private Hospital, Dublin	60%
	- Hermitage Medical Clinic, Beacon Hospital & Galway Clinic	0%
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Blackrock Clinic & Mater Private Hospital, Dublin	35%
	- Hermitage Medical Clinic, Beacon Hospital & Galway Clinic	0%
	In-patient cardiac FPPs Level 2	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	ا €2,275
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€45 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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	
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One Plan Access

Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner	€13
В	Consultant consultation	€39
С	Pathology - consultants' fees (per referral)	€20
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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
М	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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

One Plan Access

	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
N	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	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	€300
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	

Not withstanding 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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation Public 1 hospitals Public 2 hospitals	Full cover Full cover Semi-private rate
В	Private hospitals and treatment centres	10.00
	Private 1 & 2 hospitals (other than for certain investigations & treatments referred to in Section 1c) 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) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient)	0% 0%
С	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	60% 35% 25% 60%
	 Private 3 & 4 hospitals Day care & in-patient cardiac FPPs Level 1 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) Blackrock Clinic & Mater Private Hospital, Dublin Hermitage Medical Clinic, Beacon Hospital & Galway Clinic 	Full cover 0% 60% 0%

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

	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Blackrock Clinic & Mater Private Hospital, Dublin	35%
	- Hermitage Medical Clinic, Beacon Hospital & Galway Clinic	0%
	In-patient cardiac FPPs Level 2	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€2,275
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€45 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000

One Plan Access Plus

В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed
		charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner	€20
В	Consultant consultation	€51
С	Pathology - consultants' fees (per referral)	€20
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	Physiotherapist	€13
Ι	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
М	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
0	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%

One Plan Access Plus

Р	Vhi paediatric clinic*	
	 Initial Consultant consultation Follow up paediatric treatment and services after this consultation including 	50% 50% of total
	lactation consultant, dietician, ultrasound, blood tests and x-ray	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	

Not withstanding 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.

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Table of Benefits - One Plan Complete

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodationPrivate accommodation	Full cover
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
	Dedictly account decrease 0 and matically	rate Full cover
	Radiotherapy (day care & out-patient)	1 dil covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	 In-patient cardiac FPPs Level 2 	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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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	
	Day care & side room	80%
	Semi-private accommodation	55%
	Private accommodation	35%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Vhi Fertility Programme ዟ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*

	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
G	appliances set out below 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
	Vhi VisionCare	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	Physiotherapist	€25
ı	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) *	
	Lifestage screening programme in a Vhi Healthcare Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	50% cover

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^
М		€75
N	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
0	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Р	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€20
	Physiotherapist – 7 visits	€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	
Α	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Private 1 hospitals	Full cover
	- Private 2 & 3 hospitals	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	1 dii covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	55%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%

[■] 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 accommodation	80% Semi-
· ····································	private rate
Private 4 hospitals	
Day care & side room	80%
Semi-private accommodation	55%
Private accommodation	35%
When carried out as a Fixed Price Procedure (contact us for details)	
Private 3 & 4 hospitals	80%
Section 2 - Consultants' fees/GP procedures	
In-patient treatment, day-care/side room/out-patient & GP procedures	
Participating consultant/GP	Full cover
	Standard
14011 participating consultant of	benefit
Section 3 - Psychiatric cover (read in conjunction with Section 1)	
In-patient psychiatric cover	180 days
Day care psychiatric treatment for approved day care programmes	Contact us for further details
In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity	
Normal confinement	
Public hospital benefit (up to 3 days)	Full cover
Caesarean delivery (as per hospital benefits listed)	Refer Section
Home hirth honefit	1 €3,500
	·
	Agreed charges
,	
Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
Initial consultation	€100 discount at point of sale
AMH & Semen Analysis tests	€100 discount at point of sale
Egg freezing - once per lifetime	€1000
Sperm freezing - once per lifetime	€125
IUI - up to 2 treatments per lifetime, female members only	€450 per
IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Day care & side room Semi-private accommodation Private accommodation When carried out as a Fixed Price Procedure (contact us for details) Private 3 & 4 hospitals Section 2 - Consultants' fees/GP procedures In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP Section 3 - Psychiatric cover (read in conjunction with Section 1) In-patient psychiatric treatment for approved day care programmes In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Section 4 - Maternity Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees) Vhi Fertility Programme H Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime Sperm freezing - once per lifetime, female members only

	Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fortility Treatment Control Total C	€40 per session
	 Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
_	appliances set out below	
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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner	€25
В	Consultant consultation	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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) *	
	Lifestage screening programme in a Vhi Healthcare Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	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
М	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
0	Strength & Conditioning Coach – 3 visits	€25
Р	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
Q	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	 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	
Α	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	

[■] 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.

	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi-
	1 Tivate accommodation	private rate
	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €4,200
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional	Agreed
	Fees)	charges
С	Post-natal home nursing	
	Following 1 nights stay	€600
	Following 2 nights stay	€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	€100 discount
	Initial consultation	at point of sale

	AMH & Semen Analysis tests	€100 discount at point of
	 Egg freezing - once per lifetime Sperm freezing - once per lifetime 	sale €1000 €125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	J
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up to a combined
	One maternity scanBreast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per session
	New parents food pack - 10 nutritional dinners delivered to your door	Full cover
	Paediatric first aid course	€50
		No excess applies to this section
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	€325
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	Genetic test - for specified genetic mutations to be carried out in an approved clinic *	Full cover

	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	Covered up to the levels for hospital treatment listed in Section 1
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover

С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Н	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
1	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
J	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	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	€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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care cardiac FPPs Level 1	Full cover
	In-patient cardiac FPPs Level 1	90%
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
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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.

		000/
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€125
	Private 4 hospitals	
	•	80%
	Day care & side room Constitution	45%
	Semi-private accommodationPrivate accommodation	35%
		€125
	Hospital excess (per claim) When period out on a Fixed Price Precedure (content up for details)	C120
	When carried out as a Fixed Price Procedure (contact us for details)	80%
	Private 3 & 4 hospitals	€125
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €4,000
_		
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€600
	Following 2 nights stay	€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 Initial consultation	€100 discount at point of
		sale

	AMH & Semen Analysis tests	€100 discount
	Awit a deficit Analysis tests	at point of
		sale €1000
	Egg freezing - once per lifetime	€1000 €125
	Sperm freezing - once per lifetime	€125 €450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	_
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €400
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	Female and male mental health counselling - 10 sessions	€40 per session
	 New parents food pack - 10 nutritional dinners delivered to your door 	Full cover
	Paediatric first aid course	€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 benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover

	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	Covered up to the levels for hospital treatment listed in Section 1
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover

С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Н	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
I	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
J	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	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	€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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	 Private 3 & 4 hospitals 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) 	0% 0%
	In-patient cardiac FPPs Level 2	0%
	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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	0%
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€381

[■] 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
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
С	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	66% or 100%*
	 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%*
С	PET-CT scans (covered in accordance with our rules)	
	 Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic 	66%
	St James's Hospital, PET-CT Centre and Cork University Hospital	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)	
Α	Consultant consultation - 1 visit	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	Vhi SwiftCare exclusive benefit to Vhi Customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75

One Plan Starter

 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	

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TOBOPS V23 Aug18

Table of Benefits - One Plan Starter Day 2 Day

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	 Private 3 & 4 hospitals 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) 	0% 0%
	In-patient cardiac FPPs Level 2	0%
	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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	0%
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€381

[■] 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 Day 2 Day

	Caesarean delivery (as per hospital benefits listed)	Refer Section
		1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
С	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	66% or 100%*
	 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%*
С	PET-CT scans (covered in accordance with our rules)	
	 Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic 	66%
	St James's Hospital, PET-CT Centre and Cork University Hospital	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)	
Α	General practitioner - 3 visits	€20
В	Consultant consultation - 3 visits	€60
С	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

One Plan Starter Day 2 Day

G	Dental practitioner - 3 visits	€20
Н	Physiotherapist - 3 visits	€20
ı	Accident & emergency cover - 2 visits	€75
J	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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
K	Vhi Online Doctor – 6 visits (available through the Vhi App)*	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation • Private accommodation • Radiotherapy (day care & out-patient)	Full cover Semi-private rate Full cover
	Hospital excess (per claim)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals • Day care cardiac FPPs Level 1	
	 Blackrock Clinic & Mater Private Hospital, Dublin Beacon Hospital, Hermitage Medical Clinic & Galway Clinic In-patient cardiac FPPs Level 1 	0% Full cover
	 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) 	0% 75%
	 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) 	0% Full cover 0%
	- Blackrock Clinic & Mater Private Hospital, Dublin	U 70

[■] 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.

	 Beacon Hospital, Hermitage Medical Clinic & Galway Clinic (subject to a maximum co-payment of €2,000 per claim) 	75%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim)	€125
D	Specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€125
	Private 4 hospitals	
	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	Full cover
	Participating consultant/GP	Standard
	Non-participating consultant/GP	benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover

	 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 	Covered up to the levels for hospital treatment listed in Section 1
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	Pre- and post-natal care (combined visits)	€250
F	Physiotherapist - 7 visits	€25
G	Accident & emergency cover - 2 visits	€75
Н	Sports physician consultations – 2 visits	€75
Ι	Emergency dental treatment involving an external impact	€300
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Κ	Strength & Conditioning Coach – 3 visits	€25
L	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
М	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Physiotherapist – 7 visits	€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	
Α	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	
Α	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)
В	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).	

•	Surgical procedures	Full cover
	ourgiour procedures	(subject to
		€75 excess
		per claim)
•	Non-surgical procedures – up to a maximum of 2 claims per member per year.	Full cover
	ap is a manifest por monitor por your	(subject to
		€75 excess
		per claim)

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Table of Benefits - PMI 01 10

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	€1,300 €650
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125

	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5 - Cancer care and other benefits	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	

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	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 12 visits	€35
В	Consultant consultation - 7 visits	€70
С	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
Н	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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	75% cover
0	Accident & emergency cover - 2 visits	€75
Р	Child counselling - 7 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child

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R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 7 visits 	€35
	Physiotherapist – 7 visits	€35
Y	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 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	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Hospitals not covered on this plan - Bon Secours Hospital Galway and Whitfield Clinic Waterford	

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Dedictherses (decrees 0 establish)	rate Full cover
	Radiotherapy (day care & out-patient) Allowith average (non-plainty average property)	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	C125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

■ 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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,325
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
	Section 5 - Cancer care and other benefits	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	Full cover
F	appliances set out below Other benefits in Section 5	
Ė	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	50%
С	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
Н	Emergency dental treatment	Up to €500 per accident
ı	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%
М	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^

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N	Hearing test in each 2 year period	€20
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	Full cover
Р	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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* ■	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€30
	Physiotherapist – 25 visits	€30
Y	Vhi paediatric clinic* H	
	Initial Consultant consultation	50%
	 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	€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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Mater Private Hospital, Dublin	Semi-private rate, 100% technical charges
	- Blackrock Clinic	80% private rate, 100% technical charges
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

[■] 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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 12 month period	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
Α	Convalescent care - first 14 nights	€70 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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
н	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 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
	Section 6 - Transport costs	
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Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 20 visits	€80
В	Consultant consultation - 20 visits	€150
С	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
Н	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^
ı	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) *	
	Lifestage screening programme in a Vhi Medical Centre	Full cover
	Dexa scans in an approved dexa scan centre	Full cover
	Mammograms in an approved mammogram centre	Full cover
L	Accident & emergency cover - 10 visits	€100

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М	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
0	Foetal screening, in the year of the birth	€200 per pregnancy
Р	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
Т	Strength & Conditioning Coach – 3 visits	€80
U	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Physiotherapist – 20 visits	€80
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	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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TOBPMI 0310 V4 Jul18

Table of Benefits - PMI 05 11

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €100 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 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	€1,300 €650
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125

	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Н	Vhi VisionCare H	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover

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С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	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
Н	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^
М	Clinical Psychologist – 12 visits	€40
N	Hearing test in each 2 year period	€50
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
<u>P</u>	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
Т	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
	Vhi SwiftCare exclusive benefit to Vhi customers*	I

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	Initial consultation (charge is €125 – you pay €50)	€75
	 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
		333.5
	Vhi SwiftCare appointment services*	75%
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Department of the consultation (orthopaedic, oral maxillofacial & sports medicine)	¥40
	Dental practitioner – 16 visits Place of the applied and the second of the secon	€40 €40
_	Physiotherapist – 16 visits	C+0
Y	Vhi paediatric clinic*	750/
	Initial Consultant consultation	75%
	 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	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
А	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.	
В	Hospitals not covered on this plan - Mater Private Hospital Cork and Bon Secours Hospital Galway	

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 08 11

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi-
	Hospital excess (per claim)	private rate None
	Private 1, 2 & 3 hospitals - Ophthalmic procedures	
	Day care, side room & semi-private accommodation	80%

[■] 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 accommodation	80% Semi- private rate
	Hospital excess (per claim)	€150
	Private 4 hospitals - Orthopaedic & Ophthalmic procedures	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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) $f H$	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,200
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 Initial consultation	€100 discount at point of
		sale

	ANULO 0 A 1 1 1 1	€100 discount
	AMH & Semen Analysis tests	at point of
		sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	treatment* €40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	
	 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
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	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	-
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	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%
Н	STI screening	Up to €100
1	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
\vdash	l de la companya de	₹25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
K	unlimited visits Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists,	50%
K L	unlimited visits Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50% 50%

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Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€100 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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
S	Child counselling - 7 visits	€25
Т	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	
Α	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.	
В	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 4 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	, and a content analysis tools	at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
'	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment	
	No excess applies, but subject to the benefit maximum for medical and surgical	
G	appliances set out below Other benefits in Section 5	
		62,200,555
	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
	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

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Λ	Caparal practitionar unlimited visits	50%
A	General practitioner - unlimited visits Consultant consultation - unlimited visits	50%
В		
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%
Н	STI screening	Up to €100
ı	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%
М	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^
Ν	Clinical Psychologist – 7 visits	€25
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	 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
Т	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*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25

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W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	€30
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
Α	Hospitals not covered on this plan - 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.

TOBPMI 1011 V21 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,200
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000 €125
	Sperm freezing - once per lifetime	€125 €450 per
	 IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating 	treatment* €40 per session
	Fertility Treatment Centre	Refer Section
	Fertility support services - Acupuncturists & Dieticians visits	9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	 * 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 	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

		I
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	 No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	
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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%

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В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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%
Н	STI screening	up to €100
ı	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%
М	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
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details)* • Lifestage screening programme in a Vhi Medical Centre	€150 per
	Dexa scans in an approved dexa scan centre	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	● Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

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Х	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full source
	Day care, side room & semi-private accommodation	Full cover *Full cover
	 Private accommodation *(subject to a daily hospital excess of €150 per night) Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*)	€100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €150 per night) 	80% *80%

■ 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 – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	·	at point of sale
	IUI - one treatment per lifetime, female members only	€450 per
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per
		treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle Ⅱ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to
		the levels for
		hospital treatment
		listed in
		Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
ш		

	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	Full cover
	appliances set out below	
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
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees	50%

С	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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen 50% cover
Н	Dexa scans in an approved dexa scan centre Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
ī	Acupuncturists, Dieticians* - unlimited visits	75%
J	Strength & Conditioning Coach – 3 visits	€25
Κ	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
L	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€100 per pregnancy
С	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	
Α	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	
	r r	

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Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

TOBPMI 1511 V23 Sep18

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.

Section 1 - Hospital charges A Public 1 & 2 hospitals Day care, side room, semi-private & private accommodation Private hospitals and treatment centres Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1 c & 1 d) Private 2, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1 c & 1 d) Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1 c & 1 d) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1 c & 1 d) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1 c & 1 d) Private 3 hospitals Private 4 hospital excess (per claim - except maternity & certain cancer treatments) Private 4 hospitals Private 4 hospitals Day care & in-patient cardiac FPPs Level 1 Day care & in-patient cardiac FPPs Level 2 Hospital excess (per claim - except maternity & certain cancer treatments) Private 1, 2 & 3 hospitals		Benefit Provision	Benefit
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 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) Private 4 hospitals 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	С		
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Hospital excess (per claim - except maternity & certain cancer treatments) 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 Figure 1.		Day care & in-patient non-cardiac FPPs Level 1	
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) & specified Ophthalmic procedures - contact us for details of these Private 1, 2 & 3 hospitals			€150
	D	Orthopaedic procedures) & specified Ophthalmic procedures - contact us for	
		Private 1, 2 & 3 hospitals	
Day care, side room & semi-private accommodation		Day care, side room & semi-private accommodation	80%

[■] 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 accommodation	80% Semi- private rate
	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
-	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	, and a content analysis tools	at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

		1
F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€6,500 per
	€300 per member per year (contact us for details of eligible appliances)	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
	Vhi VisionCare	
	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	
	Transport costs (covered in coordance with surreles)	Agreed
Α	Transport costs (covered in accordance with our rules)	charges
A	Section 7 - Cover outside Ireland	
A		
	Section 7 - Cover outside Ireland	charges
Α	Section 7 - Cover outside Ireland Emergency treatment abroad	charges €100,000
Α	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval)	charges €100,000
Α	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland)	charges €100,000
Α	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland	charges €100,000
A B	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8	charges €100,000 €100,000 €100,000 Agreed
A B	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1)	charges €100,000 €100,000 €100,000 Agreed
A B	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans	charges €100,000 €100,000 €100,000 Agreed charges
A B	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant	charges €100,000 €100,000 €100,000 Agreed charges Full cover
A B A	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan)	charges €100,000 €100,000 Agreed charges Full cover Full cover Agreed
A B A	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) Section 9 - Day-to-day medical expenses (benefits are per visit,	charges €100,000 €100,000 €100,000 Agreed charges Full cover Full cover Agreed charges
A B A	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) H	charges €100,000 €100,000 €100,000 Agreed charges Full cover Full cover Agreed charges
A B A	Section 7 - Cover outside Ireland Emergency treatment abroad Elective treatment abroad (subject to prior approval) • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) Section 9 - Day-to-day medical expenses (benefits are per visit,	charges €100,000 €100,000 €100,000 Agreed charges Full cover Full cover Agreed charges

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С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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%
Н	STI screening	Up to €100
ı	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%
М	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
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	€150 per
	 Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	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
Т	Travel vaccinations	€60 per year
U	Vhi SwiftCare exclusive benefit to Vhi customers*	'
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs

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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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Hospitals not covered on this plan - Hermitage Medical Clinic Dublin and Galway Clinic	

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 1811 V20 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodationPrivate accommodation	Semi-private
	Private accommodation	rate
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	IUI - one treatment per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle Ⅰ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to
		the levels for hospital treatment listed in Section 1
	* 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	the levels for hospital treatment listed in
В	waiting periods. There is a 26 week new conditions waiting period for new joiners	the levels for hospital treatment listed in
В	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 Mammograms in an approved mammogram centre in each 24 month period,	the levels for hospital treatment listed in Section 1
	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 Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	the levels for hospital treatment listed in Section 1
С	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 Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details) Cancer care support - one night's accommodation for each treatment	the levels for hospital treatment listed in Section 1 Full cover €100 per night

	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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
	Vhi VisionCare	
	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	
А	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	- <i></i>
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%

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С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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%
Н	Dental practitioner - 7 visits	€25
ı	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
М	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
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	 Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
Р	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
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%

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	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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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TOBPMI 1911 V20 Sep18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	rate Full cover €125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

[■] 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)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
	Advantable and the theorems 7 of the	member €25 per visit
	Mental health therapy, 7 visits	CZO PCI VISIC
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days) Consequent delivery (so non benefits lines d)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night

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В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	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
Н	Physiotherapist - 7 visits	€25

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<u>'</u>	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
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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* ■	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
W	Vhi paediatric clinic* H	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Х	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	
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Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) ■ Day care, side room & semi-private accommodation ■ Private accommodation *(subject to a daily hospital excess of €50 per night)	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

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 – except private accommodation which is subject to a daily hospital excess*) 	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	140 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per
	A Mantal haalth thanan 10 vista	member €30 per visit
	Mental health therapy, 12 visits	coo per viole
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night

В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 12 visits	€40
В	Consultant consultation - 12 visits	€100
С	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
Н	Physiotherapist - 12 visits	€40

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I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
Κ	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€200 per screen
	Dexa scans in an approved dexa scan centre	75% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	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
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
Х	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Υ	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	

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	Section 10	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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)	€100 per
	 Mental health assessment in every 2 year period Mental health therapy, 12 visits 	member €30 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,600
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300 €650
	Following 2 nights stay Section 5	£000
		C20 man minut
А	Convalescent care - first 14 nights Cancer care support - one night's accommodation up to €100, for each treatment	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€40
В	Consultant consultation - 7 visits	€100
С	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
Ε	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
Н	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
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per
	Deve seems in an approved days seem centre	screen 50% cover
	 Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	Full cover
	·	€75
O P	Accident & emergency cover - 2 visits Child councelling 8 visits	€75 €30
	Child counselling - 8 visits	
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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	• Follow-up treatment package after this consultation for x-rays, tests & medical	50% of total
	aids (maximum you will pay is €100 for this follow-up treatment)	costs
	Vhi SwiftCare appointment services*	750/
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€40
	Physiotherapist – 7 visits	€40
X	Vhi paediatric clinic*	750/
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation Division accommodation *(outline the active to	*Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%

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 – except private accommodation which is subject to a daily hospital excess*) 	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€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	

	Initial consultation	€100 discount
		at point of
	AMH & Semen Analysis tests	sale €100 discount
	AIVITI & Semen Analysis lesis	at point of
		sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment* €1,000 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	· ·
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
		Full cover
F	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	Full cover
F	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover €30 per night
F	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below Other benefits in Section 5	
F	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below Other benefits in Section 5 Convalescent care - first 14 nights Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€30 per night €6,675 per

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	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
Ε	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%
Н	STI screening	Up to €100
I	Dental practitioner - 12 visits	€40
J	Physiotherapist - 12 visits	€40
D E F G H	Radiology - consultants' fees for professional services 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 Pre- and post-natal care (combined visits) Practice nurse - unlimited visits STI screening Dental practitioner - 12 visits	75% €1,000 year €500 75% Up to €⁴

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K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
М	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
0	Hearing test in each 2 year period	€50
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	€200 per
	 Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€ 40
	Physiotherapist – 12 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
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Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • 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 &	Full cover *Full cover Full cover €100
	private accommodation which is subject to a daily hospital excess*) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) 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
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0% €100
D	Hospital excess (per claim - except maternity & certain cancer treatments) Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for	€100
	details of these Private 1, 2 & 3 hospitals • Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%

■ 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 – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 10 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,300
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
		at point of
	English to a single and a single life time.	sale €1,000
	Egg freezing - once per lifetime	€1,000 €125
	 Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only 	€450 per
	IUI - up to 2 treatments per lifetime, female members only	treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	Ū
Е	Maternity & Baby Bundle Ⅱ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€4,700 per
	€300 per member per year (contact us for details of eligible appliances)	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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	_
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	-
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) 出	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	

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Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees (per referral) - unlimited visits	50%
С	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^
Н	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • Lifestage screening programme in a Vhi Medical Centre	€100 per screen 50% cover
I	Dexa scans in an approved dexa scan centre Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
J	Acupuncturists, Dieticians* - 5 combined visits	€40
Κ	Strength & Conditioning Coach – 3 visits	€25
L	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
М	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€100 per pregnancy
С	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%

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	Annual excess - per member per year	€1
	Section 11	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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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Table of Benefits - PMI 31 12

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation	Semi-private
	Private accommodation	rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

[■] 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)	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial concultation	€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of
		sale €1,000
	Egg freezing - once per lifetime	€1,000 €125
	Sperm freezing - once per lifetime	
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	-
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	Comprehensive eye exam carried out by a VSP eye-care professional in each	Full cover
	24 month period - subject to Vhi VisionCare E-Screen referral	

	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€70
С	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
Н	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^
М	Hearing test in each 2 year period	€40

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N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
0	Accident & emergency cover - 2 visits	€75
Р	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Υ	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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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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	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 5 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,350
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	IUI - one treatment per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
Е	Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime $f H$	€50 per inoculation
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Н	Vhi VisionCare	
	 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	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	

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Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per
	Dexa scans in an approved dexa scan centre	screen 50% cover
	 Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	Child counselling - 8 visits	€75 €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

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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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
W	Vhi paediatric clinic* ∐	
	Initial Consultant consultation	50%
	 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	€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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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TOBPMI 3212 V17 Sep18

Table of Benefits - PMI 34 13

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	
	- Mater Private Hospital, Dublin	Semi-private rate, 100% technical charges
	- Blackrock Clinic	80% private rate, 100% technical charges
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	Full cover
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit

[■] 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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
Α	Convalescent care - first 14 nights	€70 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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
Н	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 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
	Section 6 - Transport costs	

Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	 Elective treatment abroad (subject to prior approval) Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 20 visits	€80
В	Consultant consultation - 20 visits	€150
С	Pathology - consultants' fees (per referral)	€150
D	Radiology - consultants' fees for professional services (per procedure)	€150
Е	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
Н	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	Full cover
	Mammograms in an approved mammogram centre	Full cover
L	Accident & emergency cover - 10 visits	€100

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М	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
0	Foetal screening, in the year of the birth	€200 per pregnancy
Р	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
Т	Strength & Conditioning Coach – 3 visits	€80
U	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Physiotherapist – 20 visits	€80
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	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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TOBPMI 3413 V18 Jul18

Table of Benefits - PMI 35 13

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	Full cover €100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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)	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,325
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	J
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment	
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

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Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	Practice nurse - unlimited visits	50%
ı	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%
М	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^
0	Hearing test in each 2 year period	€20
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • Lifestage screening programme in a Vhi Medical Centre	€150 per screen 50% cover
	Dexa scans in an approved dexa scan centre Assident & emergancy solver - 2 visits	
Q R	Accident & emergency cover - 2 visits Child counselling - 7 visits	€75 €25
S	Foetal screening, in the year of the birth	€25 €100 per pregnancy
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

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W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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Table of Benefits - PMI 36 13

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

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)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,375
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
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	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount
	7 Will a Comon Analysis tools	at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle Ⅱ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
ļ '	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment	
	No excess applies, but subject to the benefit maximum for medical and surgical	
G	appliances set out below Other benefits in Section 5	
		64.050
	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
	Vhi VisionCare	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	

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Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	Practice nurse - unlimited visits	50%
ı	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%
М	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^
0	Hearing test in each 2 year period	€40
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * • Lifestage screening programme in a Vhi Medical Centre	€150 per screen 50% cover
	Dexa scans in an approved dexa scan centre Accident & emergancy cover. 2 visits	
Q	Accident & emergency cover - 2 visits	€75 625
R S	Child counselling - 7 visits Foetal screening, in the year of the birth	€25 €100 per pregnancy
Т	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*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

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W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full source
	Day care, side room & semi-private accommodation	Full cover *Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	Full cover
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	 Day care, side room & semi-private accommodation Private accommodation *(subject to a daily hospital excess of €50 per night) 	80% *80%

■ 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 – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section	
Α	1) In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for
	Day care psychiatric treatment for approved day care programmes	further details
С	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	€100 per member
	 Mental health therapy, 12 visits 	€30 per visit
	Section 4 - Maternity & Baby	· · · · · · · · · · · · · · · · · · ·
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Α	Normal confinement	Full cover
	Public hospital benefit (up to 3 days) Cassaraan delivery (as per hospital benefits listed)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,475
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
Е	Maternity & Baby Bundle Ⅱ	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	Radiology - consultants' fees for professional services (per procedure)	€60

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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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
G	Acupuncturists, Dieticians* - 5 combined visits	€40
Н	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
K	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€200 per pregnancy
С	Travel vaccinations	€100 per year
D	Paediatrician benefit	
	 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	
Α	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	
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Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

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Table of Benefits - PMI 38 14

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

[■] 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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €100 per visit
	Section 4 - Maternity & Baby	
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 €4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	€1,500 €800
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetimeSperm freezing - once per lifetime	€1,000 €125

	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	3
E	Maternity & Baby Bundle H	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	Geodon 1
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - 12 visits	€130
С	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
Н	Practice nurse - unlimited visits	75%
Ι	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%
М	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
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details)	
	Female & male screening	€250 per
	Dava come in an annual dava come contro (context up for details) *	member 50% cover
	Dexa scans in an approved dexa scan centre (contact us for details) * Assident & amorganou sever 3 visits	
Р	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
Т	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*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
Υ	Vhi paediatric clinic*	
1	Initial Consultant consultation	75%

	 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	
Α	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	
Α	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)
В	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)	
	Surgical procedures	Full cover (subject to €75 excess per claim)
	Non-surgical procedures – up to a maximum of 2 claims per member per year	Full cover (subject to €75 excess per claim)
	Section 12 - Workplace benefits	
Α	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	
Α	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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Hermitage Medical Clinic	Full cover
	- Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€125

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	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	 Private 3 & 4 hospitals Hermitage Medical Clinic Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic 	80% 0%
	Hospital excess (per claim)	€250
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	Derient
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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, 7 visits 	€100 per member €25 per visit
	Section 4 - Maternity	·
Α	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
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	Silargoo
	 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	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Manual lymph drainage following cancer treatment - 10 visits H	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
Е	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
н	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	

Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 12 visits	€30
В	Consultant consultation - 12 visits	€100
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
Е	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
Н	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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	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*	

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	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€30
	Physiotherapist – 12 visits	€30
Т	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	Full Covel
	Hospital excesses - except maternity & certain cancer treatments	€50
	- Hospital excess per claim - day care & side room	
	- Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€50
	- Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75

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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	€50
	 Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€75
	Private 4 hospitals	
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
'	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing	
'		€1,200

	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Е	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
Н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000

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	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	Full payer
	 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
С	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)	
Α	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€110 per screen
	Dexa scans in an approved dexa scan centre	50% cover Full cover
	Mammograms in an approved mammogram centre	
G	Emergency dental treatment	Up to €750 per accident
Н	Acupuncturists, Dieticians* - 5 combined visits	€40
ı	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 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* H	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
J	Vhi paediatric clinic* H	
	Initial Consultant consultation	50%
	 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

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	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Baby massage classes, in the year of the birth	€100 per child
С	Foetal screening, in the year of the birth	€100 per pregnancy
D	Antenatal course, in the year of the birth	€75
Е	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
Н	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	
Α	Note 1: Manual Lymph Drainage	
	 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. 	

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 41 15

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	i dii covei
	Hospital excesses - except maternity & certain cancer treatments	€50
	 Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care & side room Semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excesses - except maternity & certain cancer treatments	Full cover 45% 35% Full cover €50
	 Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	<u> </u>
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€50
	- Hospital excess per claim - in-patient admissions	€75

[■] 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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	650
	- Hospital excess per claim - day care & side room	€50 €75
	- Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals	000/
	Day care & side room	80%
	Semi-private accommodation	45% 35%
	Private accommodation	35%
	Hospital excesses Hospital excesses	€50
	 Hospital excess per claim - day care and side room Hospital excess per claim - in-patient admissions 	€75
	·	2,0
	When carried out as a Fixed Price Procedure (contact us for details)	80%
	Private 3 & 4 hospitals	€75
	Hospital excess (per claim)	C/3
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	benefit
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
A	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover

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	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre 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	€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
	Centre Section 5	
A	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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
Н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
ı	Vhi VisionCare	

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	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	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
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	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
Н	Physiotherapist - 7 visits	€25
ı	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25

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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^
М	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€170 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	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
Т	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*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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* ■	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
Y	Vhi paediatric clinic* H	
	Initial Consultant consultation	50%
	 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	€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	
Α	Note 1: Manual Lymph Drainage	

 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.

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 42 15

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	 Private accommodation *(subject to a daily hospital excess of €50 per night) 	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing • Following 1 nights stay • Following 2 nights stay	€1,300 €650
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125

	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation for each treatment	Up to €100 per night
С	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
Н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
ı	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 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
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover

	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) Ⅱ	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - 12 visits	€40
В	Consultant consultation - 12 visits	€100
С	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
Ε	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
Н	Physiotherapist - 12 visits	€40
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
Κ	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^
М	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) *	
	 Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€225 per screen 75% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	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
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year

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V	Emergency dental treatment	Up to €750 per accident
W	Strength & Conditioning Coach – 3 visits	€40
Х	Post natal home help, within 6 weeks of the birth	€100
Y	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €25)	€100
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€40
	Physiotherapist – 12 visits	€40
Z	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
A 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	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Additional notes	
Α	Note 1: Manual Lymph Drainage	
	 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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TOBPMI 4215 V11 Oct18

Table of Benefits - PMI 43 16

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Dedictle group (day ages 0 and getter)	rate Full cover
	Radiotherapy (day care & out-patient)	I dii covei
	Hospital excesses - except maternity & certain cancer treatments	€50
	- Hospital excess per claim - day care & side room	€150
	- Hospital excess per claim - in-patient admissions	C130
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions 	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care & side room	€50

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	
	 Day care, side room & semi-private accommodation Private accommodation 	80% 80% Semi- private rate
	 Hospital excesses Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€50 €150
	Private 4 hospitals	
	 Day care & side room Semi-private accommodation Private accommodation 	80% 45% 35%
	 Hospital excesses Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€50 €150
	When carried out as a Fixed Price Procedure (contact us for details) • Private 3 & 4 hospitals • Hospital excesses	80%
	 Hospital excesses Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€50 €150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GPNon-participating consultant/GP	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	

Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,550
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	Initial consultation	€100 discount at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle H	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	Emergency dental treatment	Up to €500 per accident
ı	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%
М	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
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen 50% cover
	Dexa scans in an approved dexa scan centre	
Р	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
Т	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	• 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%

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	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
U	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	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.

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Table of Benefits - PMI 44 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room, semi-private & private accommodation	80%
	Hospital excess (per claim)	€150
	Private 4 hospitals	
	Day care & side room	80%

[■] 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.

	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€150
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,475
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation	€100 discount at point of sale

	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€60 per night
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	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
Н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
ı	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	

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Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
Н	Accident & emergency cover - 2 visits	€75
ı	Acupuncturists, Dieticians* - 5 combined visits	€40
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
L	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 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

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	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Baby massage classes, in the year of the birth	€100 per child
С	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	
Α	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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Note 1: Manual Lymph Drainage	
	 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. 	

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 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi- private rate
	Hospital excess (per claim)	None

■ 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 - Ophthalmic procedures	000/
	Day care, side room & semi-private accommodation	80% 80% Semi-
	Private accommodation	private rate
	Hospital excess (per claim)	€75
	Private 4 hospitals - Orthopaedic procedures	
	Day care & side room	60%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	None
	Private 4 hospitals - Ophthalmic procedures	
	Day care & side room	80%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures	
	Private 3 & 4 hospitals	60%
	Hospital excess (per claim)	None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	• IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	y
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes Anto notal course.	no excess
	Ante natal course Section 5 - Cancer care and other benefits	
_		Full serves
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	

	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
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
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	9 ·- p · · · · · · · · · · · · · · · · ·	
	Treatment not available in Ireland	€100,000
	, , , , , , , , , , , , , , , , , , , ,	
Α	Treatment not available in Ireland	
A B	Treatment not available in Ireland Section 8	€100,000 Agreed charges
	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres 	€100,000 Agreed charges Full cover
	Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans	€100,000 Agreed charges
	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant 	€100,000 Agreed charges Full cover
В	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	€100,000 Agreed charges Full cover Full cover Agreed
В	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) 	€100,000 Agreed charges Full cover Full cover Agreed charges
В	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) Section 9 - Day-to-day medical expenses (benefits are per visit, 	€100,000 Agreed charges Full cover Full cover Agreed charges
B C C	 Treatment not available in Ireland Section 8 In-patient MRI scans (covered in accordance with Section 1) Out-patient MRI scans Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) PET-CT scans (covered in accordance with our rules) CT Scans (covered in accordance with our rules) Section 9 - Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) 	€100,000 Agreed charges Full cover Full cover Agreed charges Full cover

С	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
Е	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
Н	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *:	
	General Paediatric visit (up to 16 years) or	€180
	Developmental check-up (up to 5 years)	
ı	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
М	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^
0	Clinical Psychologist – 12 visits	€30
Р	Hearing test in each 2 year period	€40
Q	 Health screening - in each 24 month period, covered in accordance with our rules 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*	E13
٥		€100
	 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) 	50% of total costs
Т	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
Х	Travel vaccinations	€100 per year
Υ	Post natal home help, within 6 weeks of the birth	€100
Ζ	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	
Α	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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 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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full cover
	Day care, side room & semi-private accommodation	Semi-private
	Private accommodation	rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate

[■] 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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	Hospital excess (per claim)	€75
	Private 4 hospitals	3.0
	·	80%
	Day care & side room Coming trivate accommodation	45%
	Semi-private accommodationPrivate accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	` '	80%
	Private 3 & 4 hospitalsHospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	0.0
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
^		Full cover
	Participating consultant/GP Non-participating consultant/GP	Standard
	Non-participating consultant/GP	benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme Ⅱ	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	a Initial consultation	€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per
	IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Female and male mental health counselling - 10 sessions	€40 per session
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night

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D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover 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 Covel
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000 €100,000
	Treatment not available in Ireland Section 9	€100,000
	Section 8	
A 	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	Full cover
	Category 1 - approved MRI centres Category 2 - approved MRI centres agreed MRI charges 8 consultant	Full cover Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	1 411 00 (01
С	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)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	Practice nurse - unlimited visits	50%
ı	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%
М	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)	Up to €150^
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre Days scans in an approved days scan centre.	€150 per screen 50% cover
	Dexa scans in an approved dexa scan centre Accident & amorganou cover 2 visits	
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
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	

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	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
Х	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Υ	Paediatrician benefit	
	 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	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Additional notes	
Α	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.

TOBPMI06 10 V3 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	Full
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	Hospital excess per claim - day care & side room	€50
	 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) 	€150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full Cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excesses - except maternity & certain cancer treatments 	
	 Hospital excess per claim - day care & side room 	€50
	 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) 	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%

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.

	In nations cardina EDDs Lavel 2	0%
	In-patient cardiac FPPs Level 2 Heapital evacages evacat maternity & cartain capacity treatments	3 70
	Hospital excesses - except maternity & certain cancer treatments	€50
	- Hospital excess per claim - day care & side room	€150
	 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) 	€130
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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	
	- Hospital excess per claim - day care & side room	€50
	 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) 	€150
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excesses	
	- Hospital excess per claim - day care & side room	€50
	 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) 	€150
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excesses	
	- Hospital excess per claim - day care & side room	€50
	 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) 	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days

В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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)	6400
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
	Home birth benefit	€3,425
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme H	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined

	Breast-feeding consultations	limit of €500
	Breast-feeding consultationsBaby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	GGGGGT 1
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 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	€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
	Vhi VisionCare	
		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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	2100,000
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
Е	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
Н	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
М	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%

N	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
0	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^
Р	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
R	Accident & emergency cover - 2 visits	€75
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
Х	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Υ	Paediatrician benefit	
	 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	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	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.

TOBPMI0710 V2 Oct18

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	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	a Dadiatharany (day agra 9 aut nationt)	rate Full cover
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
	Treepital excess (per elain except materint) a certain carrier treatments)	
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi- private rate
	Hospital excess (per claim)	None

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.

	Drivete 4.00.0 heavitale. Onlythelesis grandelynes	
	Private 1, 2 & 3 hospitals - Ophthalmic procedures	000/
	Day care, side room & semi-private accommodation	80% 80% Semi-
	Private accommodation	private rate
	Hospital excess (per claim)	€75
	Private 4 hospitals - Orthopaedic procedures	
	Day care & side room	60%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	None
	Private 4 hospitals - Ophthalmic procedures	
	Day care & side room	80%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures	
	Private 3 & 4 hospitals	60%
	Hospital excess (per claim)	None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional	Agreed
	Fees)	charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 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 €1,000 €125 €450 per treatment* €1,000 per
	 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 	treatment* €40 per session Refer Section 9
Е	Maternity & Baby Bundle	
	 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	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	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
Е	Additional cancer support benefits	

	 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
	Return home benefit	€100 per claim
	Vhi VisionCare	
	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	-
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	General practitioner - 25 visits	€30
В	Consultant consultation - 25 visits	€75

С	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
Е	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
Н	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *:	
	General Paediatric visit (up to 16 years) or	€180
	Developmental check-up (up to 5 years)	
I	STI screening	Up to €100
J	Dental practitioner - 25 visits	€30
Κ	Physiotherapist - 25 visits	€30
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
М	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^
0	Clinical Psychologist – 12 visits	€30
Р	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules	
	Female & male screening	€250 per member 50% cover
_	Dexa scans in an approved dexa scan centre (contact us for details) *	
R	Accident & emergency cover - 2 visits	€75
S	Child counselling - 8 visits	€30
Т	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
Х	Strength & Conditioning Coach – 3 visits	€30
Y	Emergency dental treatment	Up to €750 per accident
Z	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €25)	€100

		50% of total
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 25 visits 	€30
	Physiotherapist – 25 visits	€30
A A	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	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	
Α	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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.

TOBPMI2612 V21 Oct18

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 Day care, side room & semi-private accommodation Private accommodation 	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room & semi-private accommodation Private accommodation Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient)	Full cover Semi-private rate Full cover €150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
D	Private 3 & 4 hospitals Day care & in-patient cardiac FPPs Level 1 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) Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	Full cover 0% 0% 0% €150
	Private 1, 2 & 3 hospitals • Day care, side room & semi-private accommodation	60%

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 accommodation	60% Semi-
	Private 4 hospitals	private rate
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit Caesarean delivery (as per hospital benefits listed) 	€400 Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000

	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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)	
Α	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
В	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 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
С	Vhi SwiftCare exclusive benefit to Vhi customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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
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	
Α	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to Vhi.ie or phone us on (056) 444 4444	

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.

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Table of Benefits - Smart Plan 250

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim – day care and side room	€150
	Hospital excess per claim – in-patient admissions	€250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	
	- Beacon Hospital	Full cover
	 Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic 	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€150
	- Hospital excess per claim - in-patient admissions	€250

[■] 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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi-
		private rate
	Private 4 hospitals	00/
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	00/
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
	Continue 2 Developtuin consum (mond in construction with Continue	benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges

	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	·
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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,	
1	per member, unless otherwise indicated)	
Α	per member, unless otherwise indicated) Vhi Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
A B		Full cover
	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
	Vhi Online Doctor – 6 visits (available through the Vhi App)* Vhi VisionCare	
	Vhi Online Doctor – 6 visits (available through the Vhi App)* Vhi VisionCare Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each	Full cover
В	 Vhi Online Doctor – 6 visits (available through the Vhi App)* Vhi VisionCare 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 €75
В	 Vhi Online Doctor – 6 visits (available through the Vhi App)* Vhi VisionCare 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 Vhi SwiftCare exclusive benefit to Vhi customers* 	Full cover Full cover
В	 Vhi Online Doctor – 6 visits (available through the Vhi App)* Vhi VisionCare 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 Vhi SwiftCare exclusive benefit to Vhi customers* Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical 	Full cover Full cover €75 50% of total

	Additional notes	
Α	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim – day care and side room	€150
	Hospital excess per claim – in-patient admissions	€500
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	
	- Beacon Hospital	Full cover
	 Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic 	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€150
	- Hospital excess per claim - in-patient admissions	€500

[■] 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 Private 4 hospitals Private 4 hospitals Private 4 hospitals Private 3 & 4 hospitals Private 3 & 4 hospitals Section 2 - Consultants' fees/GP procedures In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP Section 3 - Psychiatric cover (read in conjunction with Section 1) A in-patient psychiatric treatment for approved day care programmes Contact us further de C in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Section 4 - Maternity A Normal confinement Public hospital benefit Caesarean delivery (as per hospital benefits listed) B in-patient maternity consultant fees (per Schedule of Benefits for Professional Agree charge Section 5 A Convalescent care - first 14 nights Cancer care support - one night's accommodation up to €100, for each treatment charge charges C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pmember of €300 per member per year (contact us for details of eligible appliances) Prull cov	$\overline{}$		
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A In-patient treatment, day-care/side room/out-patient & GP procedures • Participating consultant/GP • Non-participating consultant/GP Section 3 - Psychiatric cover (read in conjunction with Section 1) A In-patient psychiatric cover B Day care psychiatric treatment for approved day care programmes Contact u further de C In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period Section 4 - Maternity A Normal confinement • Public hospital benefit Caesarean delivery (as per hospital benefits listed) B In-patient maternity consultant fees (per Schedule of Benefits for Professional Agreed charge Section 5 A Convalescent care - first 14 nights B Cancer care support - one night's accommodation up to €100, for each treatment €1,500 pc calendar: C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pm member y Evill cov Section 6 - Transport costs		Private 3 & 4 hospitals	0%
Participating consultant/GP Non-participating consultant/GP Section 3 - Psychiatric cover (read in conjunction with Section 1) A In-patient psychiatric cover B Day care psychiatric treatment for approved day care programmes Contact u further de period Section 4 - Maternity A Normal confinement Public hospital benefit Caesarean delivery (as per hospital benefits listed) B In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees) Section 5 A Convalescent care - first 14 nights B Cancer care support - one night's accommodation up to €100, for each treatment €1,500 calendar C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pmember y €300 per member per year (contact us for details of eligible appliances) Full cov Section 6 - Transport costs		Section 2 - Consultants' fees/GP procedures	
• Non-participating consultant/GP Section 3 - Psychiatric cover (read in conjunction with Section 1) A In-patient psychiatric cover 100 day care programmes Contact u further de Day care psychiatric treatment for approved day care programmes 91 day period Section 4 - Maternity A Normal confinement • Public hospital benefit Caesarean delivery (as per hospital benefits listed) Refer Section 5 A Convalescent care - first 14 nights €30 per normal section 5 C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 promember year (contact us for details of eligible appliances) Full cov Section 6 - Transport costs	Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
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A Normal confinement Public hospital benefit Caesarean delivery (as per hospital benefits listed) B In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees) Section 5 A Convalescent care - first 14 nights Cancer care support - one night's accommodation up to €100, for each treatment calendar calendar calendar. 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) D Vhi Hospital@Home Full coverage services and surgical appliances.	С		91 days
 Public hospital benefit Caesarean delivery (as per hospital benefits listed) B In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees) Section 5 A Convalescent care - first 14 nights B Cancer care support - one night's accommodation up to €100, for each treatment C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pmember of €300 per member per year (contact us for details of eligible appliances) D Vhi Hospital@Home Full coverage 		Section 4 - Maternity	
Caesarean delivery (as per hospital benefits listed) B In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees) A Convalescent care - first 14 nights Cancer care support - one night's accommodation up to €100, for each treatment calendary 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) C Vhi Hospital@Home Full coverage Section 6 - Transport costs	Α	Normal confinement	
B In-patient maternity consultant fees (per Schedule of Benefits for Professional Agreed charge Section 5 A Convalescent care - first 14 nights €30 per n B Cancer care support - one night's accommodation up to €100, for each treatment calendary C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pmember per year (contact us for details of eligible appliances) D Vhi Hospital@Home Full coverage charges Section 6 - Transport costs		Public hospital benefit	€400
Fees) charge Section 5 A Convalescent care - first 14 nights €30 per no B Cancer care support - one night's accommodation up to €100, for each treatment €1,500 per no C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 per member per year (contact us for details of eligible appliances) €1,000 per member year (contact us for details of eligible appliances) D Vhi Hospital@Home Full cov Section 6 - Transport costs		Caesarean delivery (as per hospital benefits listed)	Refer Section 1
A Convalescent care - first 14 nights B Cancer care support - one night's accommodation up to €100, for each treatment calendar of the calen	В	· "	Agreed charges
B Cancer care support - one night's accommodation up to €100, for each treatment calendary C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pm €300 per member per year (contact us for details of eligible appliances) D Vhi Hospital@Home Full coverage Section 6 - Transport costs		Section 5	
B Cancer care support - one night's accommodation up to €100, for each treatment calendary C Vhi Healthcare approved medical and surgical appliances - subject to an excess of €1,000 pm €300 per member per year (contact us for details of eligible appliances) D Vhi Hospital@Home Full coverage Section 6 - Transport costs	Α	Convalescent care - first 14 nights	€30 per night
€300 per member per year (contact us for details of eligible appliances) member year D Vhi Hospital@Home Full cov Section 6 - Transport costs			€1,500 per calendar year
Section 6 - Transport costs	С		€1,000 per member year
<u> </u>	D	Vhi Hospital@Home	Full cover
<u> </u>		·	
, , , , , , , , , , , , , , , , , , , ,	Α	Transport costs (covered in accordance with our rules)	Agreed charges

B Elect Sec A In-pa B Out-p C PET- D CT S Sec per A Cons B Path C Radio D Path MRI us fo Annu Annu Sec per A Vhi C B Vhi V C 1	ergency treatment abroad ctive treatment abroad (subject to prior approval) Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland	
B Elect Sec A In-pa B Out-p C PET- D CT S Sec per A Cons B Path C Radii D Path MRI us fo Annu Annu Sec per A Vhi C B Vhi V C 1	ctive treatment abroad (subject to prior approval) Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
B Out-F O CT S Sec PET- D CT S Sec Per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V O C	Surgical procedures available in Ireland (as per level of cover in Ireland)	
B Out-p O CT S Sec PET- D CT S Sec Per A Cons B Path C Radii D Path MRI us fo Annu Annu Sec per A Vhi C B Vhi V O C	• • • • • • • • • • • • • • • • • • • •	€65,000
A In-pa B Out-F O C PET- D CT S Sec per A Cons B Path C Radio D Path MRI us fo Annu Annu Sec per A Vhi C B Vhi V O C	Treatment not available in freiand	€65,000
B Out-F O C PET- D CT S Sec per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V O C	ction 8	
C PET- D CT S Sec per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V C 1	patient MRI scans (covered in accordance with Section 1)	Agreed charges
D CT S Sec per A Cons B Path C Radio D Path MRI us fo Annu Annu Sec per A Vhi C B Vhi V	-patient MRI scans	
D CT S Sec per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V C 1	Category 1 - approved MRI centres	Full cover
D CT S Sec per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V C (1)	Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan)	Full cover
Sec per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V	Γ-CT scans (covered in accordance with our rules)	Agreed charges
Per A Cons B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V	Scans (covered in accordance with our rules)	Full cover
B Patho C Radio D Patho MRI us fo Annu Annu Sec per A Vhi O B Vhi V • () • () 1	ction 9 – Day-to-day medical expenses (benefits are per visit, r member, unless otherwise indicated)	
C Radio D Patho MRI us fo Annu Annu Sec per A Vhi C B Vhi V C 1	nsultant consultation - 7 visits	€60
D Pathomal MRI us for Annu Annu Sec per A Vhi Con B Vhi Volume Con 1	hology - consultants' fees (per referral)	€60
MRI us fo Annu Annu Sec per A Vhi C B Vhi V	diology - consultants' fees for professional services (per procedure)	€60
Annu Sec per A Vhi C B Vhi V C 1	hology/Radiology or other diagnostic tests (refer to Section 8 for out-patient I benefits) - 50% of agreed charges in an approved out-patient centre. Contact for details of eligible diagnostic tests and reimbursements	€300 per year
Sec per A Vhi V B Vhi V C 1	nual excess - per member, per year	€250
A Vhi C B Vhi V	nual maximum - per member, per year	€1,000
B Vhi V	ction 10 – Care for people on the Go (benefits are per visit, r member, unless otherwise indicated)	
• \ • (Online Doctor – 6 visits (available through the Vhi App)* H	Full cover
• (VisionCare	
1		Full cover
C Vhi S	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
1 1	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	
• I	Comprehensive eye exam carried out by a VSP eye-care professional in each	€75
	Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral	50% of total costs
	Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral SwiftCare exclusive benefit to Vhi customers*	Full cover
* The	Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral SwiftCare exclusive benefit to Vhi customers* Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical	
• F	Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral	50% of to costs

		Additional notes	
1	4	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) 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
С	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient) Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	0% 0%
	 Private 3 & 4 hospitals Day care & in-patient cardiac FPPs Level 1 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 • Day care, side room & semi-private accommodation	60%

[■] 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 accommodation	60% Semi-
	Private 4 hospitals	private rate
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€600
	Following 2 nights stay	€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	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*

	 IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating 	€1,000 per treatment* €40 per session
	Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits	Refer Section
		9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €400
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	 Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for each per lifetime 	€50 per inoculation
	 Female and male mental health counselling - 10 sessions 	€40 per session
	New parents food pack - 10 nutritional dinners delivered to your door	Full cover
	Paediatric first aid course	€50
	1 dediatile instala course	No excess
		applies to this
G	Pre- and post-natal care (combined visits) - subject to the annual excess in section	section €250
G	9	€250
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000

	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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)	
Α	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
В	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
С	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 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
D	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€ 75
	 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
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
Е	Vhi paediatric clinic*	

	Initial Consultant consultation (in addition to your paediatric benefit in section 4)	50%
	Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
	These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
Α	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals Day care, side room & semi-private accommodation Private accommodation	Full cover Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient)	0% 0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	 Private 3 & 4 hospitals 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) 	0% 0%
	In-patient cardiac FPPs Level 2	0%
	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)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	0%
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€381

[■] 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
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,000 per member year
С	Vhi Hospital@Home	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	
	 Beacon Hospital, Blackrock Clinic, Galway Clinic, Mater Private Hospital Dublin, Whitfield Clinic and Hermitage Medical Clinic 	66%
	St James's Hospital, PET-CT Centre and Cork University Hospital	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)	
Α	Consultant consultation - 1 visit	€60
В	Pathology - consultants' fees (per referral)	€60
С	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*	
	• Initial consultation (charge is €125 – you pay €50)	€75

Start Plan

	 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	
Α	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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TOBSP V11 Aug18

Table of Benefits - Start Plan 250

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	Radiotherapy (day care & out-patient)	rate Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	Hospital excess per claim – day care and side room	€150
	- Hospital excess per claim – in-patient admissions	€250
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	
	- Beacon Hospital	Full cover
	 Blackrock Clinic, Mater Private Hospital Dublin, Hermitage Medical Clinic & Galway Clinic 	0%
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€150
	- Hospital excess per claim - in-patient admissions	€250

[■] 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 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	
	Day care, side room & semi-private accommodation	60%
	Private accommodation	60% Semi-
		private rate
	Private 4 hospitals	00/
	Day care, side room, semi-private & private accommodation	0%
	When carried out as a Fixed Price Procedure (contact us for details)	00/
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
	Continue 2 Developtuin consum (mond in construction with Continue	benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
Α	Normal confinement	
	Public hospital benefit	€400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges

Start Plan 250

	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€65,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€65,000
	Treatment not available in Ireland	€65,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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)	
Α	Consultant consultation - 7 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	Vhi SwiftCare exclusive benefit to Vhi Customers*	
	• Initial consultation (charge is €125 – you pay €50)	€75
	 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
F	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	€1,000
	* This benefit is not subject to the annual excess or annual maximum	
	Additional notes	
Α	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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
	a Dadiath arony (day para 9 aut nationt)	rate Full cover
	Radiotherapy (day care & out-patient)	1 dii covei
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Private 4 hospitals	

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.

	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	Sonom
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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	
	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale

		€1000
	Egg freezing - once per lifetime	€1000 €125
	Sperm freezing - once per lifetime	
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per
	TVT of root up to 2 a dualitotics por mounte, romaio monisorio omy	treatment*
	Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating	€40 per
	Fertility Treatment Centre	session Refer Section
	Fertility support services - Acupuncturists & Dieticians visits	9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	-
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
F	Additional Maternity & Baby Benefits	
	Foetal screening	€100
	Paediatrician benefit	€60
	Vaccinations for Meningtis B and Chicken Pox - up to two inoculations for	€50 per
	each per lifetime	inoculation
	Female and male mental health counselling - 10 sessions	€40 per
		session
	New parents food pack - 10 nutritional dinners delivered to your door	Full cover €50
	Paediatric first aid course	€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 benefitsH	
Α	Genetic testing for cancer	
	Initial consultation for genetic testing for cancer *	50% cover
	Genetic test - for specified genetic mutations to be carried out in an approved	Full cover
	clinic *	
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to
		the levels for hospital
		treatment
		listed in
		Section 1

	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover

	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	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	
Α	Consultant consultation	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	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) *	
	Lifestage screening programme in a Vhi Medical Centre	€100 per screen
	Dexa scans in an approved dexa scan centre	75% cover
Н	Accident & emergency cover - 2 visits	€75
ı	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
М	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
N	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
0	Vhi paediatric clinic*	
	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	 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
		1,

	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Specialist Information Service	
	Telephone information line	Full cover

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TOBTP V25 Oct18

Table of Benefits - Teachers' Plan Select

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	
	 Hermitage Medical Clinic, Blackrock Clinic & Mater Private Hospital, Dublin 	0%
	- Beacon Hosptial & Galway Clinic	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	

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	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	Private rate €125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€250
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard
		benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	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	€100 per member
	Mental health therapy, 12 visits	€30 per visit
Ш	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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 Initial consultation	€100 discount
	AMH & Semen Analysis tests	at point of sale €100 discount at point of sale
	 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 	€1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section
Е	Maternity & Baby Bundle 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 Foetal screening Paediatrician benefit Vaccinations for Meningtis 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 benefitsH	
Α	Genetic testing for cancer Initial consultation for genetic testing for cancer *	50% cover

	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* 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	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	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	
	 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	
	 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	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000

	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
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	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	Consultant consultation	€60
В	Pathology - consultants' fees (per referral)	€60
С	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
Е	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) *	6400
	Lifestage screening programme in a Vhi Medical Centre Dava scans in an engraved days scan centre.	€100 per screen 50% cover
	Dexa scans in an approved dexa scan centre Assident & amorganous accuracy 2 visits	
<u>H</u>	Accident & emergency cover - 2 visits	€75
<u> </u>	Travel vaccinations Child assumed line 19 visite	€60 per year
J K	Child counselling - 8 visits	€30 €100
L	Post natal home help, within 6 weeks of the birth Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
М	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
N	Vhi SwiftCare exclusive benefit to Vhi customers*	1 411 50 401
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 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*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
0	Vhi paediatric clinic*	

	 Initial Consultant consultation (in addition to your paediatric benefit in section 4) 	50%
	 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	
	Section 10 - Workplace benefits	
Α	Specialist Information Service	
	Telephone information line	Full cover

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