

## Table of Benefits – Family Plan Level 1

Applicable to new registrations or renewals on/or after 1<sup>st</sup> 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](http://Vhi.ie) or phone us on (056) 444 4444 if you are planning treatment.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	60% 50% 50% semi-private rate 60%
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	0% 0%
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>• Day care &amp; in-patient cardiac FPPs Level 1</li> <li>• Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)</li> <li>• Cardiac FPPs Level 2</li> </ul>	0% 0% 0%
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	100 days
B	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.

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

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

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

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

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

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## Table of Benefits – Family Plan Plus Level 1

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

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	<ul style="list-style-type: none"> <li>- Hermitage Medical Clinic, Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>• In-patient cardiac FPPs Level 2</li> </ul>	<p>90%</p> <p>0%</p>
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	<p>Private 1, 2 &amp; 3 hospitals</p> <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> </ul>	<p>80%</p> <p>80% Semi-private rate</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> </ul>	<p>80%</p> <p>45%</p> <p>35%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals <ul style="list-style-type: none"> <li>- Hermitage Medical Clinic, Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>- Beacon Hospital &amp; Galway Clinic</li> </ul> </li> </ul>	<p>80%</p> <p>0%</p>
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	<p>In-patient treatment, day-care/side room/out-patient &amp; GP procedures</p> <ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant/GP</li> </ul>	<p>Full cover</p> <p>Standard benefit</p>
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	<p>Out-patient mental health treatment (in an approved out-patient mental health centre)</p> <ul style="list-style-type: none"> <li>• Mental health assessment in every 2 year period</li> <li>• Mental health therapy, 7 visits</li> </ul>	<p>€100 per member</p> <p>€25 per visit</p>
<b>Section 4 - Maternity &amp; BabyH</b>		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€4,000</p>

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



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G	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€300
<b>Section 5 - Cancer care and other benefits</b>		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>Initial consultation for genetic testing for cancer *</li> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>50% cover Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	
	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
<b>Section 6 - Transport costs</b>		
A	Transport costs (covered in accordance with our rules)	Agreed charges
<b>Section 7 - Cover outside Ireland</b>		
A	Emergency treatment abroad	€100,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> </ul>	€100,000

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

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

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## Table of Benefits – Parents & Kids Excess Plan

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	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>● Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>● Day care, side room &amp; semi-private accommodation</li> <li>● Private accommodation                             <ul style="list-style-type: none"> <li>- Private 1 hospitals</li> <li>- Private 2 &amp; 3 hospitals</li> </ul> </li> <li>● Radiotherapy (day care &amp; out-patient)</li> <li>● Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover  Full cover Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>● Day care &amp; side room</li> <li>● Semi-private accommodation</li> <li>● Private accommodation</li> <li>● Radiotherapy (day care &amp; out-patient)</li> <li>● Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 55% 35% Full cover €75
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>● Day care cardiac FPPs Level 1</li> <li>● In-patient cardiac FPPs Level 1</li> <li>● Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>● In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>● In-patient cardiac FPPs Level 2</li> <li>● Hospital excess (per claim - except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 90% Full cover  90%  0% €75

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Parents & Kids Excess Plan

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	80% 80% Semi-private rate €75
	Private 4 hospitals <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	80% 55% 35% €75
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> <li>• Hospital excess (per claim)</li> </ul>	80% €75
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
<b>Section 4 - Maternity &amp; Baby</b>		
A	Normal confinement <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> Caesarean delivery (as per hospital benefits listed)  Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> <li>• Following 1 nights stay</li> <li>• Following 2 nights stay</li> </ul>	€1,200 €600
D	Vhi Fertility Programme	

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

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	<ul style="list-style-type: none"> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> <li>Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral</li> </ul>	<p>Full cover</p> <p>Full cover</p>
	<b>Section 6 - Transport costs</b>	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	<b>Section 7 - Cover outside Ireland</b>	
A	Emergency treatment abroad	€65,000
B	<p>Elective treatment abroad (subject to prior approval)</p> <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>Treatment not available in Ireland</li> </ul>	<p>€65,000</p> <p>€65,000</p>

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



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

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

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## Table of Benefits – Parents & Kids Option Plan

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

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

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

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	Private 4 hospitals <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> </ul>	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> </ul>	80%
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
	<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	<b>Section 4 - Maternity &amp; BabyH</b>	
A	Home birth benefit	€4,000
B	Normal confinement <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> Caesarean delivery (as per hospital benefits listed)	Full cover Refer Section 1
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	Post-natal home nursing <ul style="list-style-type: none"> <li>• Following 1 nights stay</li> <li>• Following 2 nights stay</li> </ul>	€1,200 €600
E	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> <li>• Initial consultation</li> <li>• AMH &amp; Semen Analysis tests</li> <li>• Egg freezing - once per lifetime</li> <li>• Sperm freezing - once per lifetime</li> </ul>	€100 discount at point of sale €100 discount at point of sale €1000 €125

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	<ul style="list-style-type: none"> <li>• IUI - up to 2 treatments per lifetime, female members only</li> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€450 per treatment*          €1,000 per treatment*          €40 per session          Refer Section 9</p>
F	<p>Maternity &amp; Baby Bundle</p> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Ante natal course</li> </ul>	<p>75% cover up to a combined limit of €500 and no excess</p>
G	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Foetal screening</li> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• Female and male mental health counselling - 10 sessions</li> <li>• New parents food pack - 10 nutritional dinners delivered to your door</li> <li>• Paediatric first aid course</li> </ul>	<p>€100          €60          €50 per inoculation          €40 per session          Full cover          €50          No excess applies to this section</p>
H	<p>Pre- and post-natal care (combined visits) - subject to the annual excess in section 9</p>	<p>€400</p>
<p><b>Section 5 - Cancer care and other benefits</b></p>		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>• Initial consultation for genetic testing for cancer *</li> <li>• Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>• Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>50% cover          Full cover          Covered up to the levels for hospital treatment listed in Section 1</p>

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B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Vhi VisionCare <ul style="list-style-type: none"> <li>Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral</li> </ul>	Full cover Full cover
<b>Section 6 - Transport costs</b>		
A	Transport costs (covered in accordance with our rules)	Agreed charges
<b>Section 7 - Cover outside Ireland</b>		
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>Treatment not available in Ireland</li> </ul>	€100,000 €100,000
<b>Section 8</b>		
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> <li>Category 1 - approved MRI centres</li> <li>Category 2 - approved MRI centres, agreed MRI charges &amp; consultant Radiologists fees (subject to an excess of €125 per scan)</li> </ul>	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges

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

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<ul style="list-style-type: none"><li>• Initial Consultant consultation (in addition to your paediatric benefit in section 4)</li><li>• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li></ul>	50%  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 – Parents & Kids Plan

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

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



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	<ul style="list-style-type: none"> <li>Private accommodation</li> </ul>	80% Semi-private rate
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care &amp; side room</li> <li>Semi-private accommodation</li> <li>Private accommodation</li> </ul>	80% 55% 35%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>Private 3 &amp; 4 hospitals</li> </ul>	80%
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>Participating consultant/GP</li> <li>Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
<b>Section 4 - Maternity &amp; BabyH</b>		
A	Normal confinement <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed)</li> </ul> Home birth benefit	Full cover Refer Section 1 €4,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> <li>Initial consultation</li> <li>AMH &amp; Semen Analysis tests</li> <li>Egg freezing - once per lifetime</li> <li>Sperm freezing - once per lifetime</li> </ul>	€100 discount at point of sale €100 discount at point of sale €1000 €125

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	<ul style="list-style-type: none"> <li>IUI - up to 2 treatments per lifetime, female members only</li> <li>IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	<p>€450 per treatment*          €1,000 per treatment*          €40 per session          Refer Section 9</p>
E	<p>Maternity &amp; Baby Bundle</p> <ul style="list-style-type: none"> <li>Maternity Yoga and Pilates classes</li> <li>One maternity scan</li> <li>Breast-feeding consultations</li> <li>Baby massage classes</li> <li>Baby swim classes</li> <li>Ante natal course</li> </ul>	<p>75% cover up to a combined limit of €500 and no excess</p>
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>Foetal screening</li> <li>Paediatrician benefit</li> <li>Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>Female and male mental health counselling - 10 sessions</li> <li>New parents food pack - 10 nutritional dinners delivered to your door</li> <li>Paediatric first aid course</li> </ul>	<p>€100          €50          €50 per inoculation          €40 per session          Full cover          €50          No excess applies to this section</p>
G	<p>Pre- and post-natal care (combined visits) - subject to the annual excess in section 9</p>	<p>€300</p>
<p><b>Section 5 - Cancer care and other benefits</b></p>		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>Initial consultation for genetic testing for cancer *</li> <li>Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>50% cover          Full cover          Covered up to the levels for hospital treatment listed in Section 1</p>

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B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> <li>Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> 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 <ul style="list-style-type: none"> <li>Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral</li> </ul>	Full cover Full cover
	<b>Section 6 - Transport costs</b>	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	<b>Section 7 - Cover outside Ireland</b>	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>Treatment not available in Ireland</li> </ul>	€65,000 €65,000
	<b>Section 8</b>	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> <li>Category 1 - approved MRI centres</li> <li>Category 2 - approved MRI centres, agreed MRI charges &amp; consultant Radiologists fees (subject to an excess of €125 per scan)</li> </ul>	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges

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

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	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