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%*

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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	€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	€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)	
	Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000

, 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 - 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
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ı	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
J		€25 €25
	Orthoptists - 7 combined visits	
J	Orthoptists - 7 combined visits Clinical Psychologist - 7 visits Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month	€25
J	Orthoptists - 7 combined visits Clinical Psychologist - 7 visits Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month period	€25 €55
J K	Orthoptists - 7 combined visits Clinical Psychologist – 7 visits Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period Hearing test in each 2 year period 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	€25 €55 €25
J K L	Orthoptists - 7 combined visits Clinical Psychologist - 7 visits Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month period Hearing test in each 2 year period 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	€25 €55 €25 €150 per screen 50% cover
J K L M	Orthoptists - 7 combined visits Clinical Psychologist – 7 visits Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period Hearing test in each 2 year period 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 Accident & emergency cover - 2 visits	€25 €55 €25 €150 per screen 50% cover
J K L M	Orthoptists - 7 combined visits Clinical Psychologist - 7 visits Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month period Hearing test in each 2 year period 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 Accident & emergency cover - 2 visits Child counselling - 7 visits	€25 €55 €25 €150 per screen 50% cover €75 €25
J K L M	Orthoptists - 7 combined visits Clinical Psychologist – 7 visits Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period Hearing test in each 2 year period 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 Accident & emergency cover - 2 visits	€25 €55 €25 €150 per screen 50% cover
J K L M	Orthoptists - 7 combined visits Clinical Psychologist - 7 visits Optical - eye tests and glasses/contact lenses - 75% of charges in each 24 month period Hearing test in each 2 year period 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 Accident & emergency cover - 2 visits Child counselling - 7 visits Clinical psychology counselling for oncology treatment (psycho oncology	€25 €55 €25 €150 per screen 50% cover €75 €25

	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 - 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 			
at point of sale • 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 E Maternity & Baby Bundle			€100 discount
 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 		Initial consultation	
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 E Maternity & Baby Bundle			
 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 		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 			•
 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 			
 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 			
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 Table			
 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	
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* 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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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 €51 per night Vhi Healthcare approved medical and surgical appliances - subject to an excess of €3,200 per member per year (contact us for details of eligible appliances) Vhi Hospital@Home Full cover 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 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 Section 6 - Transport costs A Transport costs (covered in accordance with our rules) Agreed charges Section 7 - Cover outside Ireland A Emergency treatment abroad B Elective treatment abroad (subject to prior approval)	E		Refer Section 9
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 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 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) 			€100 per day
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Section 7 - Cover outside Ireland A Emergency treatment abroad €65,000 B Elective treatment abroad (subject to prior approval)		Section 6 - Transport costs	
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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
CCE 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.

	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	

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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 Constitutions	55%
	Semi-private accommodation Private accommodation	35%
	Private accommodation When portion out as a Fixed Price Presedure (contest up for details)	0070
	When carried out as a Fixed Price Procedure (contact us for details)	80%
	Private 3 & 4 hospitals	80 /6
	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	benefit
	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
Ļ		-
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	S. I.G. 1900
	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	C100 J
	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
	- openin necesting office per inclinic	1

	• 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 €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 * These harafite are excluded invested in the for existing V/si contagnors with a second contagnor. * These harafite are excluded in the second contagnor in the second contagnor.	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.

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