

Table of Benefits – HealthPlus Access

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

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> ● Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> ● Day care, side room & semi-private accommodation ● Private accommodation <ul style="list-style-type: none"> - Private 1 hospitals - Private 2 & 3 hospitals ● Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> ● Day care & side room ● Semi-private accommodation ● Private accommodation ● Radiotherapy (day care & out-patient) 	Full cover 55% 45% Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> ● Day care cardiac FPPs Level 1 ● In-patient cardiac FPPs Level 1 ● Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) ● In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) ● In-patient cardiac FPPs Level 2 	Full cover 90% Full cover 90% 90%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> ● Participating consultant/GP ● Non-participating consultant/GP 	Full cover Standard benefit

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

HealthPlus Access

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night

HealthPlus Access

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€30
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€30
G	Pre- and post-natal care (combined visits)	€255

HealthPlus Access

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Heart check in a Vhi Medical Centre • Cancer check in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	Full cover Full cover €300 per screen Full cover
N	Dental practitioner - 1 visit	€20
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> • Medfit cardiac care programme - in each 24 month period • Urgent cardiac care benefit • Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
R	Joint Care Programme* <ul style="list-style-type: none"> • Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members • Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits 	50% €20 €30
U	Vhi paediatric clinic*	

HealthPlus Access

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

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

TOBHA V22 Jul18

Table of Benefits – HealthPlus Choice

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

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

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

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

HealthPlus Choice

B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,150</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€58 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover

HealthPlus Choice

	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€40
B	Consultant consultation	€80
C	Pathology - consultants' fees (per referral)	€80
D	Radiology - consultants' fees for professional services (per procedure)	€80
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€750 per year
F	Physiotherapist	€40
G	Pre- and post-natal care (combined visits)	€385
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€35
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€35

HealthPlus Choice

J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €350 per screen Full cover
N	Dental practitioner - 1 visit	€35
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€80^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€500 €500 per year €500 per year
R	Joint Care Programme* <ul style="list-style-type: none"> Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €35 €40
U	Vhi paediatric clinic* <ul style="list-style-type: none"> Initial Consultant consultation Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	75% 50% of total costs
	Annual excess - per member, per year	€100

HealthPlus Choice

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

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TOBHC V23 Jul18

Table of Benefits – HealthPlus Excess

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

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

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

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HealthPlus Excess

	<ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
Section 3 - Psychiatric cover (read in conjunction with Section 1)		
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity		
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test * These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover

HealthPlus Excess

G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€51 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Vhi VisionCare <ul style="list-style-type: none"> • Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) • Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€65,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€65,000 €65,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> • Category 1 - approved MRI centres • Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€25
B	Consultant consultation	€60
C	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year

HealthPlus Excess

F	Physiotherapist	€25
G	Pre- and post-natal care (combined visits)	€255
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€20
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€20
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Heart check in a Vhi Medical Centre • Cancer check in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • DEXA scans in an approved dexa scan centre 	Full cover Full cover €250 per screen Full cover
N	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
O	Practice nurse visit	€20
P	Cardiac Care Programme* <ul style="list-style-type: none"> • Medfit cardiac care programme - in each 24 month period • Urgent cardiac care benefit • Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
Q	Joint Care Programme* <ul style="list-style-type: none"> • Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members • Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
R	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
S	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €50) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Physiotherapist – 7 visits 	50% €25
T	Vhi paediatric clinic*	

HealthPlus Excess

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

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TOBHXS V22 Jul18

Table of Benefits – HealthPlus Extra

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	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> ● Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> ● Day care, side room & semi-private accommodation ● Private accommodation <ul style="list-style-type: none"> - Private 1 hospitals - Private 2 & 3 hospitals ● Radiotherapy (day care & out-patient) 	Full cover Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> ● Day care & side room ● Semi-private accommodation ● Private accommodation ● Radiotherapy (day care & out-patient) 	Full cover 55% 45% Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> ● Day care & in-patient cardiac FPPs Level 1 ● Day care non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) ● In-patient non-cardiac FPPs Level 1 (other than Radiotherapy & Chemotherapy, refer to Section 1B) ● In-patient cardiac FPPs Level 2 	Full cover Full cover 90% Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> ● Participating consultant/GP ● Non-participating consultant/GP 	Full cover Standard benefit

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

HealthPlus Extra

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,150
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <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

HealthPlus Extra

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)H	
A	General practitioner	€35
B	Consultant consultation	€70
C	Pathology - consultants' fees (per referral)	€70
D	Radiology - consultants' fees for professional services (per procedure)	€70
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Physiotherapist	€35
G	Pre- and post-natal care (combined visits)	€385

HealthPlus Extra

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€25
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€75
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€40
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €350 per screen Full cover
N	Dental practitioner - 1 visit	€20
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€250 €250 per year €250 per year
R	Joint Care Programme* <ul style="list-style-type: none"> Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €50) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€75 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	75% €20 €35
U	Vhi paediatric clinic*	

HealthPlus Extra

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

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TOBHXTRA V24 Jul18

Table of Benefits – HealthPlus Platinum

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

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2, 3 & 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation • Radiotherapy (day care & out-patient) 	Full cover Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> • Day care & in-patient cardiac FPPs Level 1 • Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) • In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
D	Non-participating directory hospitals (provided rates are those normally charged by the hospital)	Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant • Non-participating GP 	Full cover Participating benefit Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	

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

HealthPlus Platinum

A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€3,400</p>
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
Section 5 - Cancer care and other benefits		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	<p>50% cover</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€70 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	<p>Vhi VisionCare</p> <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover

HealthPlus Platinum

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

HealthPlus Platinum

M	<p>Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *</p> <ul style="list-style-type: none"> • Heart check in a Vhi Medical Centre • Cancer check in a Vhi Medical Centre • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	<p>Full cover Full cover Full cover Full cover</p>
N	Dental practitioner - 1 visit	€40
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
P	Practice nurse visit	€20
Q	<p>Cardiac Care Programme*</p> <ul style="list-style-type: none"> • Medfit cardiac care programme - in each 24 month period • Urgent cardiac care benefit • Medfit cardiac rehabilitation programme 	<p>€500 €500 per year €500 per year</p>
R	<p>Joint Care Programme*</p> <ul style="list-style-type: none"> • Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members • Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	<p>Full cover Full cover</p>
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	<p>Vhi SwiftCare exclusive benefit to Vhi customers*</p> <ul style="list-style-type: none"> • Initial consultation (charge is €125 – you pay €25) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	<p>€100 50% of total costs</p>
	<p>Vhi SwiftCare appointment services*</p> <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 12 visits • Physiotherapist – 12 visits 	<p>75% €40 €50</p>
U	<p>Vhi paediatric clinic*</p> <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	<p>75% 50% of total costs</p>
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	

HealthPlus Platinum

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TOBHPLAT V22 Jul18

Table of Benefits – HealthPlus Premium

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

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation Radiotherapy (day care & out-patient) 	Full cover Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation <ul style="list-style-type: none"> Mater Private Hospital, Dublin Blackrock Clinic Radiotherapy (day care & out-patient) 	Full cover Semi-private rate, 100% technical charges 80% private rate, 100% technical charges Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover Full cover
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit

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

HealthPlus Premium

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	180 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	Section 4 - Maternity	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit	Full cover Refer Section 1 €3,400
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer</p>	50% cover Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Convalescent care - first 14 nights	€64 per night

HealthPlus Premium

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,400 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 14 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
	Vhi VisionCare <ul style="list-style-type: none"> Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
B	Out-patient MRI scans <ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover Full cover
C	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) H	Full cover
	Section 9 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
A	General practitioner	€45
B	Consultant consultation	€90
C	Pathology - consultants' fees (per referral)	€90
D	Radiology - consultants' fees for professional services (per procedure)	€90
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Physiotherapist	€45
G	Pre- and post-natal care (combined visits)	€385

HealthPlus Premium

H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists, Clinical Psychology - 12 combined visits	€40
J	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
K	Accident & emergency cover - 1 visit	€100
L	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€50
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> Heart check in a Vhi Medical Centre Cancer check in a Vhi Medical Centre Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	Full cover Full cover €450 per screen Full cover
N	Dental practitioner - 1 visit	€40
O	Optical – eye tests and glasses/contact lenses - in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
P	Practice nurse visit	€20
Q	Cardiac Care Programme* <ul style="list-style-type: none"> Medfit cardiac care programme - in each 24 month period Urgent cardiac care benefit Medfit cardiac rehabilitation programme 	€500 €500 per year €500 per year
R	Joint Care Programme* <ul style="list-style-type: none"> Joint Care Screening to assess your mobility levels carried out by a Physiotherapist employed by The Physio Company in each 24 month period, covered in accordance with our rules. To make a booking, contact The Physio Company at (01) 518 0011. Details available at Vhi.ie/members Joint Care Physiotherapy carried out by a Physiotherapist employed by The Physio Company subject to referral from Joint Care Screening - up to 3 visits 	Full cover Full cover
S	Vhi Online Doctor – 12 visits (available through the Vhi App)*	Full cover
T	Vhi SwiftCare exclusive benefit to Vhi customers* <ul style="list-style-type: none"> Initial consultation (charge is €125 – you pay €25) Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	€100 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 12 visits Physiotherapist – 12 visits 	75% €40 €45
U	Vhi paediatric clinic*	

HealthPlus Premium

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

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