Table of Benefits – PMI 01 10

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

	When carried out as a Fixed Price Procedure (contact us for details)Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	 Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	 Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	 Post-natal home nursing Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetimeSperm freezing - once per lifetime	€1,000 €125

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	IUI - up to 2 treatments per lifetime, female members only	€450 per
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
F	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	

	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	General practitioner - 12 visits	€35
В	Consultant consultation - 7 visits	€70
С	Pathology - consultants' fees (per referral)	€70
D	Radiology - consultants' fees for professional services (per procedure)	€70
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€750 per year
F	Pre- and post-natal care (combined visits)	€400
G	Dental practitioner - 7 visits	€35
Н	Physiotherapist - 7 visits	€35
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€35
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€35
κ	Clinical Psychologist – 7 visits	€35
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
М	Hearing test in each 2 year period	€35
Ν	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	75% cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 7 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child

R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€60 per year
V	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
W	Strength & Conditioning Coach – 3 visits	€35
X	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€35
	Physiotherapist – 7 visits	€35
Y	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
А	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
А	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
А	Hospitals not covered on this plan - Bon Secours Hospital Galway and Whitfield Clinic Waterford	

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

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Table of Benefits – PMI 02 10

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Upprint output and a second material second ma	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	0120
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,325
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
-	Following 1 nights stay	€1,200
	 Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of
	Egg freezing - once per lifetime	sale €1,000
	Sperm freezing - once per lifetime	€125
	• IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
	Section 5 - Cancer care and other benefits	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
F	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€4,200 per member year
	Convalescent care - first 14 nights	€60 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	• Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€30
Н	Emergency dental treatment	Up to €500 per accident
I	Physiotherapist - 25 visits	€30
J	Clinical Psychologist – 7 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - 7 combined visits	50%
Μ	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€110^

Ν	Hearing test in each 2 year period	€20
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	Full cover
Ρ	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 7 visits	€25
R	Baby massage classes, in the year of the birth	€100 per child
S	Foetal screening, in the year of the birth	€100 per pregnancy
Т	Antenatal course, in the year of the birth	€75
U	Breastfeeding consultations, 2 visits in the year of the birth	€30
V	Travel vaccinations	€60 per year
W	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
х	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€30
	Physiotherapist – 25 visits	€30
Υ	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Ζ	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
А	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 03 10

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

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

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

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 12 month period	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity	
A	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
Α	Convalescent care - first 14 nights	€70 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
н	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
		-

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
А	General practitioner - 20 visits	€80
В	Consultant consultation - 20 visits	€150
С	Pathology - consultants' fees (per referral)	€150
D	Radiology - consultants' fees for professional services (per procedure)	€150
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 100% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€2,500
G	Physiotherapist - 20 visits	€80
Η	Optical – eye tests and glasses/contact lenses – 100% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
Ι	Clinical Psychologist – 20 visits	€120
J	Hearing test in each 12 month period	Full cover
K	Health screening - in each 12 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	Full cover
	Dexa scans in an approved dexa scan centre	Full cover
	Mammograms in an approved mammogram centre	Full cover
L	Accident & emergency cover - 10 visits	€100

м	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
0	Foetal screening, in the year of the birth	€200 per pregnancy
Р	Antenatal course, in the year of the birth	€75
Q	Breastfeeding consultations, 2 visits in the year of the birth	€30
R	Travel vaccinations	€100 per year
S	Prescription costs – per individual or per family, subject to an excess of €10 per month	€134 per month
Т	Strength & Conditioning Coach – 3 visits	€80
υ	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Physiotherapist – 20 visits	€80
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
w	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€150
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

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Table of Benefits – PMI 04 10

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	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
	 Dedictherapy (day care % out nationt) 	rate Full cover
	 Radiotherapy (day care & out-patient) Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures	
	 Day care, side room & semi-private accommodation 	60%
	Private accommodation	60% Semi- private rate
	Hospital excess (per claim)	None

	Private 1, 2 & 3 hospitals - Ophthalmic procedures	
	 Day care, side room & semi-private accommodation 	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€75
	Private 4 hospitals - Orthopaedic procedures	
	 Day care & side room 	60%
	 Semi-private & private accommodation 	0%
	 Hospital excess (per claim) 	None
	Private 4 hospitals - Ophthalmic procedures	
	 Day care & side room 	80%
	 Semi-private & private accommodation 	0%
	 Hospital excess (per claim) 	€75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures	
	Private 3 & 4 hospitals	60%
	 Hospital excess (per claim) 	None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures	
	 Private 3 & 4 hospitals 	80%
	 Hospital excess (per claim) 	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	 Non-participating consultant/GP 	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
в	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	
	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
Е	Additional cancer support benefits	

	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€25 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€75 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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)	
A		€30

С	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Newborn baby programme in Vhi SwiftCare Clinics, Dublin, in the first 3 months after the birth *	€300
н	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *:	
	General Paediatric visit (up to 16 years) or	€180
	Developmental check-up (up to 5 years)	
Ι	STI screening	Up to €100
J	Dental practitioner - 25 visits	€30
к	Physiotherapist - 25 visits	€30
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
М	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
Ν	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
0	Clinical Psychologist – 12 visits	€30
Р	Hearing test in each 2 year period	€40
Q	 Health screening - in each 24 month period, covered in accordance with our rules Female & male screening 	€250 per member 50% cover
_	Dexa scans in an approved dexa scan centre (contact us for details) *	
R	Accident & emergency cover - 2 visits	€75
S	Vhi SwiftCare exclusive benefit to Vhi customers*	€100
	 Initial consultation (charge is €125 – you pay €25) Following tractional package often this approximation for u rate 8 and light 	50% of total
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	costs
т	Child counselling - 8 visits	€30
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Paediatrician benefit - 1 visit in the year of the birth	€75
W	Foetal screening, in the year of the birth	€100 per pregnancy
Х	Travel vaccinations	€100 per year
Y	Post natal home help, within 6 weeks of the birth	€100
Ζ	Strength & Conditioning Coach – 3 visits	€30

A A	Emergency dental treatment	Up to €750 per accident
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 05 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

	When carried out as a Fixed Price Procedure (contact us for details)Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	 Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity	
A	 Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	 Post-natal home nursing Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale
	Egg freezing - once per lifetimeSperm freezing - once per lifetime	€1,000 €125

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	IUI - up to 2 treatments per lifetime, female members only	€450 per
	• 101 - up to 2 treatments per metime, remaie members only	treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
Н	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 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	U
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	
А	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	STI screening	Up to €100
Н	Dental practitioner - 16 visits	€40
Ι	Physiotherapist - 16 visits	€40
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
К	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
М	Clinical Psychologist – 12 visits	€40
Ν	Hearing test in each 2 year period	€50
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	 Dexa scans in an approved dexa scan centre 	50% cover
	Mammograms in an approved mammogram centre	Full cover
Ρ	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 8 visits	€30
R	Baby massage classes, in the year of the birth	€100 per child
S	Foetal screening, in the year of the birth	€200 per pregnancy
Т	Antenatal course, in the year of the birth	€75
U	Breastfeeding consultations, 2 visits in the year of the birth	€30
V	Travel vaccinations	€100 per year
W	Strength & Conditioning Coach – 3 visits	€40
X	Vhi SwiftCare exclusive benefit to Vhi customers*	

		675
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 16 visits	€40
	Physiotherapist – 16 visits	€40
Y	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
А	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
В	Hospitals not covered on this plan - Mater Private Hospital Cork and Bon Secours Hospital Galway	

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Table of Benefits – PMI 06 10

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) 	€75
	Hospital excess (per claim - except maternity & certain cancer treatments)	615
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
А	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	Ŭ
	 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 Initial consultation AMH & Semen Analysis tests AMH & Semen Analysis tests AMH & Semen Analysis tests Egg freezing - once per lifetime Egg freezing - once per lifetime Sperm freezing - once per lifetime, female members only 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 vaga and Pilates classes One maternity scan Breast-feeding consultations Baby swim classes And that accurse Ferdilet consultation for genetic testing for cancer * Genetic test- for specified genetic mutations to be carried out in an approved clinic * Free henefits 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 Mammograms in an approved mammogram centre in each 24 month period, covered un accordance with our rules (contact us for dealits) C Cancer care support - one night's accommodation for acent treat from antion proved in accordance with our rules (contact us for dealits) 			C100 diagount
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• Egg freezing - once per lifetime €1,000 • Sperm freezing - once per lifetime €125 • IUI - up to 2 treatments per lifetime, female members only €125 • IVF or ICSI - up to 2 treatments per lifetime, female members only €1000 per treatment* • Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre €400 per session • Fertility support services - Acupuncturists & Dieticians visits * * These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Refer Section 9 • Maternity Kababy Bundle . • Maternity Yoga and Pilates classes 75% cover up to a combined limit of €500 and no excess • Baby massage classes . • Baby massage classes . • Fertilit a consultations . • Fertilita course €40 per session F Additional Maternity & Baby Benefits • Female and male mental health counselling - 10 sessions . • Initial consultation for genetic testing for cancer * . • Initial consultation for genetic testing for cancer * . • Initial consultation for genetic testing for cancer * . • Referic test - for specified genetic mutations to be carried out in an approved clini		,	
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covered in accordance with our rules (contact us for details)			
C Cancer care support - one night's accommodation for each treatment €100 per night	В		Full cover
	С	Cancer care support - one night's accommodation for each treatment	€100 per night

D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover

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	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
н	Practice nurse - unlimited visits	50%
Т	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
к	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
М	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	Up to €150^
0	Hearing test in each 2 year period	€25
Ρ	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical CentreDexa scans in an approved dexa scan centre	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€75 €50 per visit
S	Child counselling - 7 visits	€25
Т	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Strength & Conditioning Coach – 3 visits	€25
W	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	

A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
	Additional notes	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 10	
	* These benefits are not subject to the annual excess or annual maximum	
	Annual maximum - per member, per year	€3,200
	Annual excess - per member, per year	€1
	 Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above 1 visit in the year of the birth 	50%
Y	Paediatrician benefit	
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Initial Consultant consultation	50%
X	Vhi paediatric clinic*	
	Physiotherapist – 7 visits	€25
	 Dental practitioner – 7 visits 	€25
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%

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Table of Benefits – PMI 07 10

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excesses - except maternity & certain cancer treatments	650
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full Cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	 Hospital excesses - except maternity & certain cancer treatments 	
	- Hospital excess per claim - day care & side room	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%

	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care & side room	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	 Day care, side room & semi-private accommodation 	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excesses	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excesses	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions (payable only on the first in-patient admission per member per renewal year under Section 1b, 1c and 1d) 	€150
	Section 2 - Consultants' fees/GP procedures	
4	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)	
	I)	

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В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	 Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 7 visits 	€100 per member €75 per visit
	Section 4 - Maternity & Baby	
A	 Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,425
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	 Post-natal home nursing Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests Egg freezing - once per lifetime Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dieticians visits 	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
E	Maternity & Baby Bundle Maternity Yoga and Pilates classes One maternity scan 	75% cover up to a combined

	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	50% cover Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	Full cover
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€50 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€105 per day
	Return home benefit	€100 per claim
	Vhi VisionCareVhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover

	• Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
Н	Emergency dental treatment	Up to €500 per accident
Ι	Practice nurse - unlimited visits	50%
J	STI screening	Up to €100
κ	Physiotherapist - 10 visits	€25
L	Clinical Psychologist – 10 visits	€25
Μ	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%

Ν	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
0	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€120^
Р	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
R	Accident & emergency cover - 2 visits	€75
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	Child counselling - 7 visits	€25
U	Foetal screening, in the year of the birth	€100 per pregnancy
V	Travel vaccinations	€60 per year
W	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
X	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit	
	 Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€2,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 08 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	Full cover €150
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	£150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	• Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	 In-patient cardiac FPPs Level 2 	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€500
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures	
	 Day care, side room & semi-private accommodation 	60%
	Private accommodation	60% Semi- private rate
	Hospital excess (per claim)	None
	Private 1, 2 & 3 hospitals - Ophthalmic procedures	
	 Day care, side room & semi-private accommodation 	80%

	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€150
	Private 4 hospitals - Orthopaedic & Ophthalmic procedures	
	 Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) ${f H}$	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,200
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	 Following 1 nights stay 	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation 	€100 discount at point of sale

		C100 diagount
	AMH & Semen Analysis tests	€100 discount at point of
		sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	• IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
Е	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day

	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests.	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Practice nurse - unlimited visits	50%
Н	STI screening	Up to €100
Ι	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
К	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
М	Clinical Psychologist – 7 visits	€25
Ν	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
0	Hearing test in each 2 year period	€25

Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€100 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
S	Child counselling - 7 visits	€25
Т	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Paediatrician benefit - 1 visit in the year of the birth	50%
V	Travel vaccinations	€60 per year
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	
В	Hospitals not covered on this plan - Bon Secours Hospital Cork, Bon Secours Hospital Galway and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 10 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Upprint output and a second material second ma	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	0120
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 4 visits	€75 per visit
	Section 4 - Maternity & Baby	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
-	 Following 1 nights stay 	€1,200
	 Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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		€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	• IUI - up to 2 treatments per lifetime, female members only	€450 per
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	treatment* €1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,300 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	-
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	

Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees (per referral) - unlimited visits	50%
D	Radiology - consultants' fees for professional services (per procedure) - unlimited visits	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
F	Pre- and post-natal care (combined visits)	€250
G	Practice nurse - unlimited visits	50%
Н	STI screening	Up to €100
Ι	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
К	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
м	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
N	Clinical Psychologist – 7 visits	€25
0	Hearing test in each 2 year period	€25
Ρ	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical CentreDexa scans in an approved dexa scan centre	€100 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50
Т	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€30
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Additional notes	
Α	Hospitals not covered on this plan - Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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Table of Benefits – PMI 12 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) 	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	6125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	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) \mathbf{H}	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & BabyH	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,200
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	Ŭ
	 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	

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	Initial consultation	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	• Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	 * These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer 	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	 No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below 	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	50%

в	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Practice nurse - unlimited visits	50%
н	STI screening	up to €100
Ι	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
к	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - unlimited visits	50%
Μ	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
Ν	Clinical Psychologist – 7 visits	€25
0	Hearing test in each 2 year period	€25
Ρ	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details)* Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€150 per screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Strength & Conditioning Coach – 3 visits	€25
w	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

X	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 15 11

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

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

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

	 Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount at point of
	IUI - one treatment per lifetime, female members only	sale €450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
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	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,600 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees	50%

С	Radiology - consultants' fees for professional services	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€250 per year
Е	Pre- and post-natal care (combined visits)	€250
F	STI screening	Up to €100
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Н	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
1	Acupuncturists, Dieticians* - unlimited visits	75%
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
L	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
А	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€100 per pregnancy
С	Travel vaccinations	€60 per year
D	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	

A	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Mater Private Hospital Cork, Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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Table of Benefits – PMI 18 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	Full Cover €75
	Hospital excess (per claim - except maternity & certain cancer treatments)	275
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	• Day care, side room, semi-private & private accommodation	0%
	 Radiotherapy (day care & out-patient) 	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€150
	Private 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 	Full cover
	 In-patient cardiac FPPs Level 2 	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	 Dav care, side room & semi-private accommodation 	80%
	 Day care, side room & semi-private accommodation Denotes benefit changes to this plan since the last renewal date. If you have more than the last renewal date. 	

	Private accommodation	80% Semi-
	Hospital excess (per claim)	private rate €75
	Private 4 hospitals	
	 Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	 Private 3 & 4 hospitals 	80%
	 Hospital excess (per claim) 	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per
	Montol booth thorony, 7 visits	member €75 per visit
	 Mental health therapy, 7 visits Section 4 - Maternity & BabyH 	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section
	Caesarean derivery (as per nospital benefits listed)	
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified Fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

		C100 diagount
	Initial consultation	€100 discount at point of
		sale
	AMH & Semen Analysis tests	€100 discount
	,	at point of
		sale €1,000
	Egg freezing - once per lifetime	€125
	Sperm freezing - once per lifetime	€450 per
	 IUI - up to 2 treatments per lifetime, female members only 	treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	CT Scans (covered in accordance with our rules) H Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
	Section 9 – Day-to-day medical expenses (benefits are per visit,	-

С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€350
G	Practice nurse - unlimited visits	50%
Н	STI screening	Up to €100
Ι	Dental practitioner - 7 visits	€25
J	Physiotherapist - 7 visits	€25
К	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
Ν	Clinical Psychologist – 7 visits	€25
0	Hearing test in each 2 year period	€25
Р	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	€150 per
	Lifestage screening programme in a Vhi Medical CentreDexa scans in an approved dexa scan centre	screen 50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
т	Travel vaccinations	€60 per year
υ	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs

W	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Hospitals not covered on this plan - Hermitage Medical Clinic Dublin and Galway Clinic	

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Table of Benefits – PMI 19 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Upprint output and a second material second ma	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	0120
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	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) \mathbf{H}	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	 Following 1 nights stay 	€1,200
	 Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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	Initial consultation	€100 discount
		at point of sale
	AMH & Semen Analysis tests	€100 discount at point of
	IUI - one treatment per lifetime, female members only	sale €450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
<u> </u>		

		_
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,650 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%

С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Practice nurse - unlimited visits	50%
Н	Dental practitioner - 7 visits	€25
Ι	Physiotherapist - 7 visits	€25
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists* - unlimited visits	50%
К	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists* - unlimited visits	50%
L	Clinical Psychologist – 7 visits	€25
Μ	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€100
Ν	Hearing test in each 2 year period	€25
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical CentreDexa scans in an approved dexa scan centre	€150 per screen 50% cover
Р	STI screening	Up to €100
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	Foetal screening, in the year of the birth	€100 per pregnancy
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment)	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
w	Vhi paediatric clinic*	
	Initial Consultant consultation	50%

	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
Х	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€50
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Mater Private Hospital Cork, Bon Secours Hospital Dublin and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 21 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Upprint output and a second material second ma	€125
	Hospital excess (per claim - except maternity & certain cancer treatments)	0120
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€125
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€125
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€125
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€125
	Section 2 - Consultants' fees/GP procedures	
А	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
A	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night

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В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,350 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $f H$	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	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
н	Physiotherapist - 7 visits	€25

Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
к	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€100
М	Hearing test in each 2 year period	€25
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Р	Child counselling - 7 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€60 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
Х	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,150
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
		1

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

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Table of Benefits – PMI 22 11

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

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

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

А	Convalescent care - first 14 nights	€30 per night
	Section 5	
	Following 2 nights stay	€650
	Following 1 nights stay	€1,300
С	Post-natal home nursing	Ŭ
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
	Home birth benefit	1 €3,500
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section
A	Normal confinement	
	Section 4 - Maternity	
	Mental health therapy, 12 visits	€30 per visit
	 Mental health assessment in every 2 year period 	€100 per member
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
A	In-patient psychiatric cover	140 days
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
	Non-participating consultant/GP	Standard benefit
	Participating consultant/GP	Full cover
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Section 2 - Consultants' fees/GP procedures	
	Hospital excess (per claim)	€125
	 Private 3 & 4 hospitals 	80%
	 Hospital excess (per claim) When carried out as a Fixed Price Procedure (contact us for details) 	0120
	Private accommodation	40% €125
	Semi-private accommodation	50%
	Day care & side room	80%
	Private 4 hospitals	
	 Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€125

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В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,350 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - 12 visits	€40
В	Consultant consultation - 12 visits	€100
С	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
Н	Physiotherapist - 12 visits	€40

Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
κ	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
М	Hearing test in each 2 year period	€50
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€200 per screen
	Dexa scans in an approved dexa scan centre	75% cover
_	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 8 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€200 per pregnancy
s	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
w	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
х	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€100
	Annual maximum - per member, per year	€3,950
	* These benefits are not subject to the annual excess or annual maximum	

	Section 10	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 23 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member €30 por visit
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,600
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
А	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)	€6,600 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day

G	Return home benefit	€100 per claim
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
в	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
Α	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
Α	General practitioner - 7 visits	€40
в	Consultant consultation - 7 visits	€100
С	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 7 visits	€40
Н	Physiotherapist - 7 visits	€40
I	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€40
к	Clinical Psychologist – 7 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€150
М	Hearing test in each 2 year period	€50

Ν	Health screening - in each 24 month period, covered in accordance with our rules	
``	(contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per
	Days seens is an approved days seen centre	screen 50% cover
	 Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	Full cover
		€75
0 P	Accident & emergency cover - 2 visits	€75 €30
	Child counselling - 8 visits	
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€200 per pregnancy
S	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€100 per year
V	Strength & Conditioning Coach – 3 visits	€40
W	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment)	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 7 visits	€40
	Physiotherapist – 7 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,100
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

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Table of Benefits – PMI 25 11

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excess (per claim - except maternity, certain cancer treatments & private accommodation which is subject to a daily hospital excess*) 	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%

	 Hospital excess (per claim – except private accommodation which is subject to a daily begatist except) 	€75
	a daily hospital excess*)	
	Private 4 hospitals	80%
	Day care & side room	50%
	 Semi-private accommodation Private accommodation 	40%
		€75
	 Hospital excess (per claim) When carried out as a Fixed Price Procedure (contact us for details) 	
		80%
	 Private 3 & 4 hospitals Hospital excess (per claim) 	€75
	Hospital excess (per claim) 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)	
А	In-patient psychiatric cover	180 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section
	Home birth benefit	1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
E	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
	appliances set out below	
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,675 per member year
	Vhi Hospital@Home	Full cover

	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
в	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - unlimited visits	75%
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Practice nurse - unlimited visits	75%
н	STI screening	Up to €100
	Dental practitioner - 12 visits	€40
J	Physiotherapist - 12 visits	€40

к	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
М	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
Ν	Clinical Psychologist – 12 visits	€40
0	Hearing test in each 2 year period	€50
Ρ	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€200 per screen 75% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	Foetal screening, in the year of the birth	€200 per pregnancy
U	Travel vaccinations	€100 per yea
V	Strength & Conditioning Coach – 3 visits	€40
w	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€40
	Physiotherapist – 12 visits	€40
X	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	

Α	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 26 12

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	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
	Dedictherence (dev. conc. 9, cut action)	rate Full cover
	 Radiotherapy (day care & out-patient) Heapital evenes (nor cleim evenet maternity & contain concer treatments) 	€75
	Hospital excess (per claim - except maternity & certain cancer treatments) Private 4 hospitals (other than for certain investigations & treatments referred to in	
	Section 1c & 1d)	Full cover
	Day care & side room	
	Semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Fuil cover €75
	Hospital excess (per claim - except maternity & certain cancer treatments)	675
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals - Orthopaedic procedures	
	 Day care, side room & semi-private accommodation 	60%
	 Private accommodation 	60% Semi- private rate
	Hospital excess (per claim)	None

	Private 1, 2 & 3 hospitals - Ophthalmic procedures	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi-
	• Heavital evenes (nor claim)	private rate €75
	Hospital excess (per claim)	0.0
	Private 4 hospitals - Orthopaedic procedures	60%
	Day care & side room	0%
	Semi-private & private accommodation	None
<u> </u>	Hospital excess (per claim)	None
	Private 4 hospitals - Ophthalmic procedures	0.0%
	Day care & side room	80%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures	
	Private 3 & 4 hospitals	60%
	Hospital excess (per claim)	None
	When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	 Non-participating consultant/GP 	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity & BabyH	
Α	Normal confinement	
1		Full cover

	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation 	€100 discount
	AMH & Semen Analysis tests	at point of sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
	coursening) - To visits	

	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
F	appliances set out below Other benefits in Section 5	
<u>г</u>		620 por pight
_	Convalescent care - first 14 nights	€30 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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) $old H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated) H	
Α	General practitioner - 25 visits	€30
в	Consultant consultation - 25 visits	€75

С	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests.	€500 per year
F	Pre- and post-natal care (combined visits)	€500
G	Newborn baby programme in Vhi SwiftCare Clinics, Dublin, in the first 3 months after the birth *	€300
н	Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for *:	
	 General Paediatric visit (up to 16 years) or 	€180
	Developmental check-up (up to 5 years)	
Ι	STI screening	Up to €100
J	Dental practitioner - 25 visits	€30
κ	Physiotherapist - 25 visits	€30
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
Μ	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
Ν	Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
0	Clinical Psychologist – 12 visits	€30
Ρ	Hearing test in each 2 year period	€40
Q	Health screening - in each 24 month period, covered in accordance with our rules	
	Female & male screening	€250 per member
	 Dexa scans in an approved dexa scan centre (contact us for details) * 	50% cover
R	Accident & emergency cover - 2 visits	€75
S	Child counselling - 8 visits	€30
Т	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
U	Foetal screening, in the year of the birth	€100 per pregnancy
V	Travel vaccinations	€100 per year
W	Post natal home help, within 6 weeks of the birth	€100
Х	Strength & Conditioning Coach – 3 visits	€30
Y	Emergency dental treatment	Up to €750 per accident
Z	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100

	 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*	
		75%
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	73 <i>%</i> €30
	Dental practitioner – 25 visits	€30 €30
	Physiotherapist – 25 visits	630
A A	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
A B	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
A	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 29 12

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

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

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

	 Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private & private accommodation	0%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 10 visits	€75 per visit
	Section 4 - Maternity & Baby	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,300
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed
С	Post-natal home nursing	Unargeo
5	 Following 1 nights stay 	€1,300
	 Following 2 nights stay 	€650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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		€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of sale
	Egg freezing - once per lifetime	€1,000
	 Sperm freezing - once per lifetime 	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle 📙	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following	Full cover
	cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical	
	appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€4,700 per
	€300 per member per year (contact us for details of eligible appliances)	member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	

Α	Consultant consultation - unlimited visits	50%
В	Pathology - consultants' fees (per referral) - unlimited visits	50%
С	Radiology - consultants' fees for professional services (per procedure) - unlimited visits	50%
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
Е	Pre- and post-natal care (combined visits)	€250
F	STI screening	Up to €100
G	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^A 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^
Η	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre Dexa scans in an approved dexa scan centre 	€100 per screen 50% cover
Ι	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
J	Acupuncturists, Dieticians* - 5 combined visits	€40
κ	Strength & Conditioning Coach – 3 visits	€25
L	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
М	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Annual excess - per member, per year	€125
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
А	Child counselling - 8 visits	€30
В	Foetal screening, in the year of the birth	€100 per pregnancy
С	Travel vaccinations	€65 per year
D	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth ${f H}$	50%

	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercised Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period) *subject to an excess of €50 per visit	*Full cover
	Section 12 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Hospitals not covered on this plan - Mater Private Hospital Cork, Bon Secours Hospital Tralee, Aut Even Hospital Kilkenny and Whitfield Clinic Waterford	

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Table of Benefits – PMI 31 12

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Heapital evenes (non aloin averation externity & contain concertractments) 	€100
	Hospital excess (per claim - except maternity & certain cancer treatments)	2100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
-	 Following 1 nights stay 	€1,200
	 Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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	- In the second second	€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of sale
	Egg freezing - once per lifetime	€1,000
	 Sperm freezing - once per lifetime 	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
	Section 5 - Cancer care and other benefitsH	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
В	Cancer care support - one night's accommodation for each treatment	€100 per night
С	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 9
Е	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,850 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 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	
А	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€70
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
Η	Physiotherapist - 7 visits	€25
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
Κ	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 100% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
Μ	Hearing test in each 2 year period	€40

Ν	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	 Lifestage screening programme in a Vhi Medical Centre 	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 7 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
	Travel vaccinations	€60 per year
٧	Strength & Conditioning Coach – 3 visits	€25
W	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	• Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment)	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
Х	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€70
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 32 12

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) 	€75
	Hospital excess (per claim - except maternity & certain cancer treatments)	675
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
А	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)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 5 visits	€25 per visit
	Section 4 - Maternity	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,350
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
5	Following 1 nights stay	€1,200
	 Following 2 nights stay Following 2 nights stay 	€600
D	Vhi Fertility Programme	-
ע	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

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	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	IUI - one treatment per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
E	Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime ${f H}$	€50 per inoculation
	Section 5	
Α	Convalescent care - first 14 nights	€30 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €350 per member per year (contact us for details of eligible appliances)	€3,475 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
н	Vhi VisionCare	
	 Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
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	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) $f H$	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	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
Н	Physiotherapist - 7 visits	€25
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
κ	Clinical Psychologist – 7 visits	€25
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
М	Hearing test in each 2 year period	€30
N	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 8 visits	€25
Q	Baby massage classes, in the year of the birth	€100 per child
R	Foetal screening, in the year of the birth	€100 per pregnancy

S	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
U	Travel vaccinations	€75 per year
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25
W	Vhi paediatric clinic*H	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
X	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover

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Table of Benefits – PMI 34 13

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

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

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

	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 12 visits	€100 per visit
	Section 4 - Maternity	
A	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	€3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,300
	Following 2 nights stay	€650
	Section 5	
Α	Convalescent care - first 14 nights	€70 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
н	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	

A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	General practitioner - 20 visits	€80
В	Consultant consultation - 20 visits	€150
С	Pathology - consultants' fees (per referral)	€150
D	Radiology - consultants' fees for professional services (per procedure)	€150
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 100% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€2,500
G	Physiotherapist - 20 visits	€80
Н	Optical – eye tests and glasses/contact lenses – 100% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
Ι	Clinical Psychologist – 20 visits	€120
J	Hearing test in each 2 year period	€50
К	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€300 per screen
	Dexa scans in an approved dexa scan centre	Full cover
	Mammograms in an approved mammogram centre	Full cover
L	Accident & emergency cover - 10 visits	€100

м	Child counselling - 8 visits	€30
N	Baby massage classes, in the year of the birth	€100 per child
0	Foetal screening, in the year of the birth	€200 per pregnancy
Р	Antenatal course, in the year of the birth	€75
Q	Breastfeeding consultations, 2 visits in the year of the birth	€30
R	Travel vaccinations	€100 per year
S	Prescription costs – per individual or per family, subject to an excess of €50 per month	€144 per month
Т	Strength & Conditioning Coach – 3 visits	€80
υ	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Physiotherapist – 20 visits	€80
V	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
w	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€150
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,500
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover

TOBPMI 3413 V18 Jul18

Table of Benefits – PMI 35 13

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) 	€100
	Hospital excess (per claim - except maternity & certain cancer treatments)	6100
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€100
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€100
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	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) \mathbf{H}	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & BabyH	
А	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,325
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

		E100 diagount
	Initial consultation	€100 discount at point of
		sale
	AMH & Semen Analysis tests	€100 discount
		at point of
		sale €1,000
	Egg freezing - once per lifetime	€1,000 €125
	Sperm freezing - once per lifetime	
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
Е	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€4,200 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	

A	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
Н	Practice nurse - unlimited visits	50%
Ι	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
κ	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
М	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€110^
0	Hearing test in each 2 year period	€20
Ρ	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre 	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Foetal screening, in the year of the birth	€100 per pregnancy
Т	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

w	Vhi paediatric clinic*	
	 Initial Consultant consultation 	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
x	Paediatrician benefit	
	 Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 36 13

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	 Radiotherapy (day care & out-patient) Heavital evenes (new alains, evenest maternity, 8 centrain concentration) 	€75
	Hospital excess (per claim - except maternity & certain cancer treatments)	615
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€75
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodationPrivate accommodation	80% 80% Semi- private rate

	Hospital excess (per claim)	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excess (per claim)	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre) \mathbf{H}	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	
Α	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,375
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	 Following 1 nights stay 	€1,200
	 Following 2 nights stay 	€600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

		C100 diagount
	Initial consultation	€100 discount at point of
		sale
	AMH & Semen Analysis tests	€100 discount
	,	at point of
		sale €1,000
	Egg freezing - once per lifetime	€125
	Sperm freezing - once per lifetime	€450 per
	 IUI - up to 2 treatments per lifetime, female members only 	treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
Е	Maternity & Baby Bundle	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	 Preventative (Prophylactic) treatment following on from the genetic test 	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
А	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
В	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	

Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
Н	Practice nurse - unlimited visits	50%
Ι	STI screening	Up to €100
J	Physiotherapist - 7 visits	€25
κ	Clinical Psychologist – 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
М	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
Ν	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€90^
0	Hearing test in each 2 year period	€40
Р	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre 	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 7 visits	€25
S	Foetal screening, in the year of the birth	€100 per pregnancy
Т	Travel vaccinations	€60 per year
U	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
V	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Dental practitioner – 7 visits	€25
	Physiotherapist – 7 visits	€25

W	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
X	Paediatrician benefit	
	 Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above 1 visit in the year of the birth 	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 37 13

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

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

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

	 Hospital excess (per claim – except private accommodation which is subject to a daily hospital excess*) 	€100
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€100
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€100
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity & Baby	
A	Normal confinement	
	Public hospital benefit (up to 3 days)	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,475
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	 Following 1 nights stay 	€1,300
	 Following 2 nights stay 	€650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	

	Initial consultation	€100 discount at point of sale
	AMH & Semen Analysis tests	€100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	0
Е	Maternity & Baby Bundle 📙	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €500
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefitsH	
A	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
В	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9

F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment 	Full cover
	No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	
G	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
	Convalescent care - first 14 nights	€30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
Α	Emergency treatment abroad	€100,000
В	Elective treatment abroad (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000
	Treatment not available in Ireland	€100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	Radiology - consultants' fees for professional services (per procedure)	€60

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	 Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above 1 visit in the year of the birth 	€75
C D	Travel vaccinations Paediatrician benefit	€100 per year
B	Foetal screening, in the year of the birth	€200 per pregnancy
A	Child counselling - 8 visits	€30
	Section 10 - LifeStage benefits	
	* These benefits are not subject to the annual excess or annual maximum	
	Annual maximum - per member, per year	€3,200
	Annual excess - per member, per year	€125
к	 Vhi paediatric clinic* 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
~	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	Vhi SwiftCare appointment services*	500/
	 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
J	 Initial consultation (charge is €125 – you pay €50) 	€75
 	Strength & Conditioning Coach – 3 visits Vhi SwiftCare exclusive benefit to Vhi customers*	€25
	counselling)* - 10 visits	
G H	Acupuncturists, Dieticians* - 5 combined visits Clinical psychology counselling for oncology treatment (psycho oncology	€40 €50 per visit
	Dexa scans in an approved dexa scan centre	screen 50% cover
F	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre 	€150 per
E	Pre- and post-natal care (combined visits)	€240
	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 yea

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

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Table of Benefits – PMI 38 14

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

	When carried out as a Fixed Price Procedure (contact us for details)Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	 Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €100 per visit
	Section 4 - Maternity & Baby	
A	 Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €4,000
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	 Post-natal home nursing Following 1 nights stay Following 2 nights stay 	€1,500 €800
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale
	 Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€1,000 €125

	• IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
E	Maternity & Baby Bundle 📙	
	Maternity Yoga and Pilates classes	75% cover up
	One maternity scan	to a combined
	Breast-feeding consultations	limit of €600
	Baby massage classes	and
	Baby swim classes	no excess
	Ante natal course	
	Section 5 - Cancer care and other benefits	
Α	Genetic testing for cancer	
	 Initial consultation for genetic testing for cancer * 	50% cover
	 Genetic test - for specified genetic mutations to be carried out in an approved clinic * 	Full cover
	Preventative (Prophylactic) treatment following on from the genetic test	Covered up to the levels for hospital treatment listed in Section 1
	* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners and a two year waiting period for transfers from another insurer	
в	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
С	Cancer care support - one night's accommodation for each treatment	€100 per night
D	Manual lymph drainage following cancer treatment - 10 visits	€50 per visit
E	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
F	Additional cancer support benefits	
	 Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
	appliances set out below	
G	Other benefits in Section 5	

	Vhi Healthcare approved medical and surgical appliances - subject to an excess of	€6,650 per
	€300 per member per year (contact us for details of eligible appliances) Convalescent care - first 14 nights	member year €30 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 15 days per calendar year, following a stay in excess of 3 days in hospital	€125 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	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	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) $lacksquare$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	75%
В	Consultant consultation - 12 visits	€130
С	Pathology - consultants' fees	75%
D	Radiology - consultants' fees for professional services	75%

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
Н	Practice nurse - unlimited visits	75%
Ι	STI screening	Up to €100
J	Physiotherapist - 12 visits	€40
К	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	75%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	75%
М	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€200^
Ν	Hearing test in each 2 year period	€50
0	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details)	
	Female & male screening	€250 per
	 Dava scape in an approved dava scap contro (contact up for dataile) * 	member 50% cover
P	 Dexa scans in an approved dexa scan centre (contact us for details) * Accident & emergency cover - 2 visits 	€75
P Q	Child counselling - 12 visits	€75 €30
R	Foetal screening, in the year of the birth	€30 €200 per pregnancy
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
Т	Travel vaccinations	€100 per year
U	Strength & Conditioning Coach – 3 visits	€40
V	Post natal home help, within 6 weeks of the birth	€100
W	Child speech and language therapy	€40 x 2 visits
X	Vhi SwiftCare exclusive benefit to Vhi Customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	• Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment)	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
Y	Vhi paediatric clinic*	
	Initial Consultant consultation	75%

	■ ■ I second s	50% of total
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	costs
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	75%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€5,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 11 - Sports injury cover	
A	Emergency care treatment in an approved Vhi Swiftcare Clinic for a sports injury - 2 visits per member per year	Full cover (subject to €75 excess per claim)
В	Approved treatment programmes for a sports injury in the Sports Surgery Clinic, Santry, subject to referral by a GP, Consultant or Physiotherapist (contact us for details of these)	
	Surgical procedures	Full cover (subject to €75 excess per claim)
	 Non-surgical procedures – up to a maximum of 2 claims per member per year 	Full cover (subject to €75 excess per claim)
	Section 12 - Workplace benefits	
A	Emotional wellbeing services provided by Imagine Health (subject to the day-to- day medical expenses annual excess and maximum) - 12 visits	Up to €150 (per visit)
	Additional notes	
A	Hospitals not covered on this plan - Bon Secours Hospital Cork, Bon Secours Hospital Galway and Bon Secours Hospital Tralee	

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Table of Benefits – PMI 39 14

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	 Radiotherapy (day care & out-patient) 	Full cover
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€125
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	
	- Hermitage Medical Clinic	Full cover
	 Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic 	0%
	In-patient cardiac FPPs Level 2	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	€250
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	 Day care, side room & semi-private accommodation 	80%
	Private accommodation	80% Semi- private rate
	Hospital excess (per claim)	€125

	Private 4 hospitals	
	 Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details)	
	 Private 3 & 4 hospitals Hermitage Medical Clinic Blackrock Clinic, Mater Private Hospital Dublin, Beacon Hospital & Galway Clinic 	80% 0%
	 Hospital excess (per claim) 	€250
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section 1
	Home birth benefit	€3,600
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	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	

	Section 8	
	Treatment not available in Ireland	€100,000
-	 Surgical procedures available in Ireland (as per level of cover in Ireland) 	€100,000
B	Elective treatment abroad (subject to prior approval)	
A	Emergency treatment abroad	€100,000
	Section 7 - Cover outside Ireland	charges
Α	Transport costs (covered in accordance with our rules)	Agreed
	Section 6 - Transport costs	
	• 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
Н	 Vni VisionCare Vhi VisionCare E-Screen (available through Vhi.ie/myvhi) 	Full cover
H	of 3 days in hospital Vhi VisionCare	
G	Parent accompanying child - 14 days per calendar year, following a stay in excess	€100 per day
F	Child home nursing - 28 days per calendar year	€100 per day
E	€300 per member per year (contact us for details of eligible appliances) Vhi Hospital@Home	member year Full cover
D	Vhi Healthcare approved medical and surgical appliances - subject to an excess of ϵ_{300} per member per year (contact us for details of eligible appliances)	€6,500 per
С	Manual lymph drainage following cancer treatment - 10 visits $f H$	Up to €50 per visit
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
Α	Convalescent care - first 14 nights	€30 per night
	Section 5	
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	 Fertility support services - Acupuncturists & Dieticians visits 	Refer Section
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	treatment* €40 per session
	 IVF or ICSI - up to 2 treatments per lifetime, female members only 	treatment* €1,000 per
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per
	Egg freezing - once per lifetimeSperm freezing - once per lifetime	€1,000 €125
	AMH & Semen Analysis tests	€100 discount at point of sale €1,000
	Initial consultation	€100 discount at point of sale

A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules) $oldsymbol{H}$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - 12 visits	€30
В	Consultant consultation - 12 visits	€100
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€300 per year
F	Pre- and post-natal care (combined visits)	€250
G	Dental practitioner - 12 visits	€30
н	Physiotherapist - 12 visits	€30
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
к	Clinical Psychologist – 7 visits	€30
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€55^
М	Hearing test in each 2 year period	€25
Ν	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 7 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per child
R	Travel vaccinations	€80 per year
S	Vhi SwiftCare exclusive benefit to Vhi customers*	

	 Initial consultation (charge is €125 – you pay €50) 	€75
	• Follow-up treatment package after this consultation for x-rays, tests & medical	50% of total
	aids (maximum you will pay is €100 for this follow-up treatment)	costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	 Dental practitioner – 12 visits 	€30
	Physiotherapist – 12 visits	€30
Т	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	• Follow up paediatric treatment and services after this consultation including	50% of total
	lactation consultant, dietician, ultrasound, blood tests and x-ray	costs
U	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	 Telephone counselling, 6 sessions per issue 	Full cover
	 Face-to-face counselling, 6 visits per issue 	Full cover

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Table of Benefits – PMI 40 15

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excesses - except maternity & certain cancer treatments	650
	 Hospital excess per claim - day care & side room 	€50
	- Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	 Day care, side room, semi-private & private accommodation 	0%
	 Radiotherapy (day care & out-patient) 	0%
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	In-patient cardiac FPPs Level 2	0%
	 Hospital excesses - except maternity & certain cancer treatments 	
	- Hospital excess per claim - day care	€50
	- Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	0%
	 In-patient cardiac FPPs Level 2 	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€75

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 excesses Hospital excess per claim - day care & side room Hospital excess per claim - in-patient admissions 	€50 €75
	Private 4 hospitals	
	 Day care, side room, semi-private & private accommodation 	0%
	When carried out as a Fixed Price Procedure (contact us for details)Private 3 & 4 hospitals	0%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member €30 per visit
	Mental health therapy, 12 visits Section 4 - Maternity	
Α	Normal confinement	
~	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	€1,200
	Following 1 nights stay	01,200

	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 Sperm freezing - once per lifetime IUI - up to 2 treatments per lifetime, female members only 	at point of sale €1,000 €125 €450 per treatment*
	 IVF or ICSI - up to 2 treatments per lifetime, female members only Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€1,000 per 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
	Section 5	
А	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
Η	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
_	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
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	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
Е	Pre- and post-natal care (combined visits)	€250
F	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€110 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
G	Emergency dental treatment	Up to €750 per accident
Η	Acupuncturists, Dieticians* - 5 combined visits	€40
Ι	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
J	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Annual excess - per member, per year	€125

	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Baby massage classes, in the year of the birth	€100 per child
С	Foetal screening, in the year of the birth	€100 per pregnancy
D	Antenatal course, in the year of the birth	€75
E	Breastfeeding consultations, 2 visits in the year of the birth	€30
F	Travel vaccinations	€100 per year
G	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
Н	Post-natal home help, within 6 weeks of the birth	€100
	Annual excess - per member per year	€1
	*These benefits are not subject to the annual excess	
	Additional notes	
Α	Note 1: Manual Lymph Drainage	
	 We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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Table of Benefits – PMI 41 15

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
	 Hospital excesses - except maternity & certain cancer treatments 	650
	 Hospital excess per claim - day care & side room 	€50
	Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions 	€75
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	• Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)	Full cover
	In-patient cardiac FPPs Level 2	0%
	Hospital excesses - except maternity & certain cancer treatments	
	- Hospital excess per claim - day care	€50
	- Hospital excess per claim - in-patient admissions	€75

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D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	 Day care, side room & semi-private accommodation 	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	
	 Hospital excess per claim - day care & side room 	€50
	Hospital excess per claim - in-patient admissions	€75
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	Hospital excesses	650
	 Hospital excess per claim - day care and side room 	€50
	- Hospital excess per claim - in-patient admissions	€75
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€75
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€25 per visit
	Section 4 - Maternity	
Α	Normal confinement	

	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,400
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional	Agreed
	Fees)	charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€600
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation 	€100 discount at point of
	AMH & Semen Analysis tests	sale €100 discount at point of sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	 Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
Α	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
Е	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
Н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
I	Vhi VisionCare	

	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	• Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	Emergency treatment abroad	€100,000
в	Elective treatment abroad (subject to prior approval)	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 €100,000
	Section 8	
A	In-patient MRI scans (covered in accordance with Section 1)	Agreed charges
в	Out-patient MRI scans	
	Category 1 - approved MRI centres	Full cover
	 Category 2 - approved MRI centres, agreed MRI charges & consultant Radiologists fees (subject to an excess of €125 per scan) 	Full cover
С	PET-CT scans (covered in accordance with our rules)	Agreed charges
D	CT Scans (covered in accordance with our rules)	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - 7 visits	€25
В	Consultant consultation - 7 visits	€60
С	Pathology - consultants' fees (per referral)	€60
D	Radiology - consultants' fees for professional services (per procedure)	€60
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€350
G	Dental practitioner - 7 visits	€25
н	Physiotherapist - 7 visits	€25
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 7 combined visits	€25
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 7 combined visits	€25
ĸ	Clinical Psychologist – 7 visits	€25

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Α	Note 1: Manual Lymph Drainage	
	Additional notes	
	* These benefits are not subject to the annual excess or annual maximum	
	Annual maximum - per member, per year	€3,200
	Annual excess - per member, per year	€1
Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€60
Y	 Vhi paediatric clinic* II 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
	 Vhi SwiftCare appointment services* II Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) Dental practitioner – 7 visits Physiotherapist – 7 visits 	50% €25 €25
~	 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
W X	Post natal home help, within 6 weeks of the birth Vhi SwiftCare exclusive benefit to Vhi customers*	€100
V	Emergency dental treatment	Up to €750 per accident
U	Travel vaccinations	€100 per year
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
S	Antenatal course, in the year of the birth	pregnancy €75
R	Foetal screening, in the year of the birth	€100 per
г Q	Baby massage classes, in the year of the birth	€25 €100 per child
O P	Accident & emergency cover - 2 visits Child counselling - 7 visits	€75 €25
0	 Dexa scans in an approved dexa scan centre Mammograms in an approved mammogram centre 	50% cover Full cover
N	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre 	€170 per screen
М	Hearing test in each 12 month period	€50
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^

•	We will pay the benefit listed in your Table of Benefits towards the cost of	
	Manual Lymph Drainage following cancer treatment, provided the person	
	giving the care is a Physiotherapist or Physical Therapist.	

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Table of Benefits – PMI 42 15

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
Α	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	Radiotherapy (day care & out-patient)	Full cover
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	• Private accommodation *(subject to a daily hospital excess of €50 per night)	*80%
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	50%
	Private accommodation	40%

	When carried out as a Fixed Price Procedure (contact us for details)Private 3 & 4 hospitals	80%
	Section 2 - Consultants' fees/GP procedures	
A	 In-patient treatment, day-care/side room/out-patient & GP procedures Participating consultant/GP Non-participating consultant/GP 	Full cover Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	 Out-patient mental health treatment (in an approved out-patient mental health centre) Mental health assessment in every 2 year period Mental health therapy, 12 visits 	€100 per member €30 per visit
	Section 4 - Maternity	
A	 Normal confinement Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,500
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	 Post-natal home nursing Following 1 nights stay Following 2 nights stay 	€1,300 €650
D	Vhi Fertility Programme	
	 Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre Initial consultation AMH & Semen Analysis tests 	€100 discount at point of sale €100 discount at point of sale
	 Egg freezing - once per lifetime Sperm freezing - once per lifetime 	€1,000 €125

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		6450
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	9
	Section 5	
A	Convalescent care - first 14 nights	€75 per night
В	Cancer care support - one night's accommodation for each treatment	Up to €100 per night
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€2,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Return home benefit	€100 per claim
н	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
1	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 12 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
Α	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	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

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	 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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	General practitioner - 12 visits	€40
В	Consultant consultation - 12 visits	€100
С	Pathology - consultants' fees (per referral)	€100
D	Radiology - consultants' fees for professional services (per procedure)	€100
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 75% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€1,000 per year
F	Pre- and post-natal care (combined visits)	€500
G	Dental practitioner - 12 visits	€40
Н	Physiotherapist - 12 visits	€40
Ι	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€40
J	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€40
к	Clinical Psychologist – 12 visits	€40
L	Optical – eye tests and glasses/contact lenses – 75% of charges in each 12 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€150^
М	Hearing test in each 12 month period	€50
Ν	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	€225 per screen
	Dexa scans in an approved dexa scan centre	75% cover
	Mammograms in an approved mammogram centre	Full cover
0	Accident & emergency cover - 2 visits	€75
Ρ	Child counselling - 8 visits	€30
Q	Baby massage classes, in the year of the birth	€100 per chil
R	Foetal screening, in the year of the birth	€200 per pregnancy
s	Antenatal course, in the year of the birth	€75
Т	Breastfeeding consultations, 2 visits in the year of the birth	€30
υ	Travel vaccinations	€100 per yea

V	Emergency dental treatment	Up to €750
		per accident
W	Strength & Conditioning Coach – 3 visits	€40
Х	Post natal home help, within 6 weeks of the birth	€100
Y	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €25) 	€100
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	75%
	Dental practitioner – 12 visits	€40
	Physiotherapist – 12 visits	€40
Z	Vhi paediatric clinic*	
	Initial Consultant consultation	75%
	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
A A	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€100
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€4,000
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10	
А	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Additional notes	
Α	Note 1: Manual Lymph Drainage	
	 We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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Table of Benefits – PMI 43 16

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	Day care, side room, semi-private & private accommodation	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private
		rate Full cover
	Radiotherapy (day care & out-patient)	
	Hospital excesses - except maternity & certain cancer treatments	€50
	- Hospital excess per claim - day care & side room	€30 €150
	- Hospital excess per claim - in-patient admissions	£150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excesses - except maternity & certain cancer treatments	
	 Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions 	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	 In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	90%
	 In-patient cardiac FPPs Level 2 	0%
	 Hospital excesses - except maternity & certain cancer treatments 	
	- Hospital excess per claim - day care & side room	€50

	- Hospital excess per claim - in-patient admissions	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	Day care, side room & semi-private accommodation	80%
	Private accommodation	80% Semi- private rate
	Hospital excesses	€50
	- Hospital excess per claim - day care & side room	€50 €150
	- Hospital excess per claim - in-patient admissions	0150
	Private 4 hospitals	80%
	Day care & side room	45%
	Semi-private accommodationPrivate accommodation	35%
	 Hospital excesses 	
	 Hospital excesses Hospital excess per claim - day care & side room 	€50
	 Hospital excess per claim - in-patient admissions 	€150
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excesses	
	- Hospital excess per claim - day care & side room	€50
	 Hospital excess per claim - in-patient admissions 	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
А	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 7 visits	€75 per visit
	Section 4 - Maternity & Baby	

•	Normal confinement	
Α	Normal confinement	Full cover
	 Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) 	Full cover Refer Section
	Caesarean derivery (as per hospital benefits listed)	
	Home birth benefit	€3,550
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	€100 discount
	Initial consultation	at point of
		sale
	AMH & Semen Analysis tests	€100 discount at point of
		sale
	Egg freezing - once per lifetime	€1,000
	Sperm freezing - once per lifetime	€125
	 IUI - up to 2 treatments per lifetime, female members only 	€450 per treatment*
1	• 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	
	Section 5 - Cancer care and other benefitsH	
A	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
	Cancer care support - one night's accommodation for each treatment	€100 per night
В	Cancel care support one nighter accommedation for each treatment	<u>eree</u> perg

D	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer Section 9
E	 Additional cancer support benefits Wig/ hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical 	Full cover
_	appliances set out below	
F	Other benefits in Section 5	
	Convalescent care - first 14 nights	€30 per night
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,675 per member year
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€105 per day
	Return home benefit	€100 per claim
	Vhi VisionCare	
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
	 Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period - subject to Vhi VisionCare E-Screen referral 	Full cover
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
А	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	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) $f H$	Full cover

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	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
Α	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits	50%
С	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
Н	Emergency dental treatment	Up to €500 per accident
Ι	Physiotherapist - 7 visits	€25
J	Clinical Psychologist – 10 visits	€25
К	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
М	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€100^
Ν	Hearing test in each 2 year period	€40
0	 Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * Lifestage screening programme in a Vhi Medical Centre 	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
Ρ	Accident & emergency cover - 2 visits	€75
Q	Child counselling - 7 visits	€25
R	Foetal screening, in the year of the birth	€100 per pregnancy
S	Clinical psychology counselling for oncology treatment (psycho oncology counselling)* - 10 visits	€50 per visit
	Travel vaccinations	€60 per year
Т	 Vhi SwiftCare exclusive benefit to Vhi customers* Initial consultation (charge is €125 – you pay €50) 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* Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) 	50%

	 Dental practitioner – 7 visits 	€25
	Physiotherapist – 7 visits	€25
υ	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
V	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	
	 Telephone counselling, 6 sessions per issue 	Full cover
	 Face-to-face counselling, 6 visits per issue 	Full cover
	Additional notes	
A	Please note that some of the benefits included in Section 9 are now payable as a % of the total charge rather than a fixed monetary amount and limits on the number of visits have also been removed.	

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Table of Benefits – PMI 44 16

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

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

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
А	Public 1 & 2 hospitals	
	 Day care, side room, semi-private & private accommodation 	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room, semi-private & private accommodation	Full cover
	Radiotherapy (day care & out-patient)	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	40%
	 Radiotherapy (day care & out-patient) 	Full cover
	Hospital excess (per claim - except maternity & certain cancer treatments)	€150
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	 Day care & in-patient cardiac FPPs Level 1 	Full cover
	 Day care & in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) 	Full cover
	In-patient cardiac FPPs Level 2	0%
	 Hospital excess (per claim - except maternity & certain cancer treatments) 	€150
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	 Day care, side room, semi-private & private accommodation 	80%
	Hospital excess (per claim)	€150
	Private 4 hospitals	
	Day care & side room	80%

	Semi-private accommodation	50%
	Private accommodation	40%
	Hospital excess (per claim)	€150
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	Hospital excess (per claim)	€150
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	Participating consultant/GP	Full cover
	Non-participating consultant/GP	Standard benefit
	Section 3 - Psychiatric cover (read in conjunction with Section 1)	
Α	In-patient psychiatric cover	100 days
В	Day care psychiatric treatment for approved day care programmes	Contact us for further details
С	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health treatment (in an approved out-patient mental health centre)	
	Mental health assessment in every 2 year period	€100 per member
	Mental health therapy, 12 visits	€30 per visit
	Section 4 - Maternity	
А	Normal confinement	
	 Public hospital benefit (up to 3 days) 	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	Home birth benefit	1 €3,475
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	 Following 1 nights stay 	€1,300
	 Following 2 nights stay 	€650
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre	C100
	Initial consultation	€100 discount at point of sale

	Section 8	
	 Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000
В	Elective treatment abroad (subject to prior approval)	€100,000
A	Emergency treatment abroad	€100,000
	Section 7 - Cover outside Ireland	
A	Transport costs (covered in accordance with our rules)	Agreed charges
•	Section 6 - Transport costs	٨
	24 month period - subject to Vhi VisionCare E-Screen referral Section 6 - Transport costs	
	• Comprehensive eye exam carried out by a VSP eye-care professional in each	Full cover
	Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)	Full cover
Ι	Vhi VisionCare	
Η	Manual Lymph Drainage following cancer treatment - 10 visits	Up to €50 per visit
G	Return home benefit	€100 per claim
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
Е	Child home nursing - 28 days per calendar year	€100 per day
D	Vhi Hospital@Home	Full cover
С	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€1,250 per member year
В	Cancer care support - one night's accommodation for each treatment	€100 per night
А	Convalescent care - first 14 nights	€60 per night
	Section 5	
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	
	Fertility support services - Acupuncturists & Dieticians visits	Refer Section 9
	• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre	€40 per session
	• IVF or ICSI - up to 2 treatments per lifetime, female members only	€1,000 per treatment*
	IUI - up to 2 treatments per lifetime, female members only	€450 per treatment*
	Sperm freezing - once per lifetime	€125
	Egg freezing - once per lifetime	sale €1,000
	AMH & Semen Analysis tests	€100 discount at point of

А	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) $f H$	Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
А	Consultant consultation - 25 visits	€60
В	Pathology - consultants' fees (per referral)	€60
С	Radiology - consultants' fees for professional services (per procedure)	€60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€500 per year
Е	Pre- and post-natal care (combined visits)	€240
F	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)	€50^
G	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	Lifestage screening programme in a Vhi Medical Centre	€150 per screen
	Dexa scans in an approved dexa scan centre	50% cover
	Mammograms in an approved mammogram centre	Full cover
Н	Accident & emergency cover - 2 visits	€75
Ι	Acupuncturists, Dieticians* - 5 combined visits	€40
J	Strength & Conditioning Coach – 3 visits	€25
K	Vhi SwiftCare exclusive benefit to Vhi customers*	
	 Initial consultation (charge is €125 – you pay €50) 	€75
	 Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	50% of total costs
	Vhi SwiftCare appointment services*	
	Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
L	Vhi paediatric clinic*	
	Initial Consultant consultation	50%
	 Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray 	50% of total costs
	Annual excess - per member, per year	€125

	Annual maximum - per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - LifeStage benefits	
Α	Child counselling - 8 visits	€30
В	Baby massage classes, in the year of the birth	€100 per child
С	Foetal screening, in the year of the birth	€200 per pregnancy
D	Antenatal course, in the year of the birth	€75
Е	Breastfeeding consultations, 2 visits in the year of the birth	€40
F	Travel vaccinations	€100 per year
G	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	Annual excess - per member per year	€1
	Section 11	
A	Fitness screening and Personalised Exercise Programme, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	Section 12 - Workplace benefits	
Α	Employee Assistance Programme	
	Telephone counselling, 6 sessions per issue	Full cover
	Face-to-face counselling, 6 visits per issue	Full cover
	Additional notes	
Α	Note 1: Manual Lymph Drainage	
	 We will pay the benefit listed in your Table of Benefits towards the cost of Manual Lymph Drainage following cancer treatment, provided the person giving the care is a Physiotherapist or Physical Therapist. 	

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