

## Table of Benefits – HealthPlus Excess

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

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

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

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

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

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

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

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

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

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