

## Table of Benefits – First & Family Plan

Applicable to new registrations or renewals on/or after 1<sup>st</sup> March, 2020.

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 <ul style="list-style-type: none"> <li>Private 1, 2 &amp; 3 hospitals (other than for certain investigations &amp; 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</li> <li>● Radiotherapy (day care &amp; out-patient)</li> <li>● Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul> </li> </ul>	Full cover Semi-private rate Full cover  €75 €150
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c) <ul style="list-style-type: none"> <li>● Day care, side room, semi-private &amp; private accommodation</li> <li>● Radiotherapy (day care &amp; out-patient)</li> </ul>	0% 0%
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 hospitals <ul style="list-style-type: none"> <li>● Day care &amp; in-patient cardiac FPPs Level 1</li> <li>● Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)</li> <li>● Cardiac FPPs Level 2</li> <li>● Hospital excesses - except maternity &amp; certain cancer treatments <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	Full cover Full cover 0%  €75 €150
	Private 4 hospitals <ul style="list-style-type: none"> <li>● Day care &amp; in-patient cardiac FPPs Level 1</li> <li>● Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)</li> <li>● Cardiac FPPs Level 2</li> </ul>	0% 0% 0%

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

## First & Family Plan

D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals <ul style="list-style-type: none"> <li>● Day care, side room, semi-private &amp; private accommodation</li> <li>● Hospital excesses               <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care &amp; side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	75% €75 €150
	Private 4 hospitals <ul style="list-style-type: none"> <li>● Day care, side room, semi-private &amp; private accommodation</li> </ul>	0%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>● Private 3 hospitals</li> <li>● Private 4 hospitals</li> <li>● Hospital excesses               <ul style="list-style-type: none"> <li>- Hospital excess per claim - day care and side room</li> <li>- Hospital excess per claim - in-patient admissions</li> </ul> </li> </ul>	75% 0% €75 €150
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> <li>● Participating consultant/GP</li> <li>● Non-participating consultant/GP</li> </ul>	Full cover Standard benefit
<b>Section 3 - Psychiatric cover (read in conjunction with Section 1)</b>		
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€75 per visit
<b>Section 4 - Maternity &amp; Baby</b>		
A	Normal confinement <ul style="list-style-type: none"> <li>● Public hospital benefit (up to 3 days)</li> <li>Caesarean delivery (as per hospital benefits listed)</li> </ul>	Full cover Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	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	

## First & Family Plan

	<ul style="list-style-type: none"> <li>• Initial consultation</li> <li>• AMH &amp; Semen Analysis tests</li> <li>• Egg freezing - once per lifetime</li> <li>• Sperm freezing - once per lifetime</li> <li>• IUI - up to 2 treatments per lifetime, female members only</li> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling - 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul> <p>* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre</p>	€100 discount at point of sale €100 discount at point of sale €1000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer Section 9
D	<b>Maternity &amp; Baby Bundle</b> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Ante natal course</li> </ul>	75% cover up to a combined limit of €500 and no excess
E	<b>Additional Maternity &amp; Baby Benefits</b> <ul style="list-style-type: none"> <li>• Foetal screening</li> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• Female and male mental health counselling - 10 sessions</li> <li>• New parents food pack - 10 nutritional dinners delivered to your door</li> <li>• Paediatric first aid course</li> </ul>	€100 €60 €60 per inoculation €60 per session Full cover €60 No excess applies to this section
F	Pre- and post-natal care (combined visits) - subject to the annual excess in section 9	€250
	<b>Section 5</b>	
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation <b>H</b>	€30 per night
B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year

## First & Family Plan

C	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€6,500 per member year
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 28 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€100 per day
G	Vhi VisionCare <ul style="list-style-type: none"> <li>• Vhi VisionCare E-Screen (available through MyVhi.ie)</li> <li>• Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period</li> </ul>	Full cover Full cover
	<b>Section 6 - Transport costs</b>	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	<b>Section 7 - Cover outside Ireland</b>	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>• Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>• Treatment not available in Ireland</li> </ul>	€100,000 €100,000
	<b>Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)</b>	
A	MRI scans <ul style="list-style-type: none"> <li>• Centres with direct pay arrangements (Vhi pay directly)</li> <li>• Pay &amp; claim back centres (subject to an excess of €125 per scan)</li> </ul>	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> <li>• Non-oncology direct pay centres (Vhi pay directly)</li> <li>• Oncology direct pay centres (Vhi pay directly)</li> </ul> <small>*Refer to the Directory of Approved Out-patient Scan Centres available on Vhi.ie or call us.</small>	Full cover Full cover
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)H</b>	
A	General practitioner - 6 visits	€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	€850 per year
F	Dental practitioner - 6 visits	€25

## First & Family Plan

G	Physiotherapist - 6 visits	€25
H	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 6 combined visits	€25
I	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 6 combined visits	€25
J	Clinical Psychologist – 7 visits	€25
K	Optical – eye tests and glasses/contact lenses – 75% of charges in each 24 month period	€55
L	Hearing test in each 2 year period	€25
M	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) *	
	• Lifestage screening programme in a Vhi Medical Centre	€110 per screen
N	Accident & emergency cover - 2 visits	€75
O	Child counselling - 7 visits per child	€25
P	Travel vaccinations	€60 per year
Q	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
R	Vhi SwiftCare minor injury clinic*	
	• Initial consultation (unlimited visits) (subject to an excess of €50 per visit)	100%
	• Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €150 for this follow-up treatment)	50% of total costs
	Vhi SwiftCare appointment services*	
	• Consultant consultation (orthopaedic, oral maxillofacial & sports medicine)	50%
	• Dental practitioner – 6 visits	€25
	• Physiotherapist – 6 visits	€25
S	Vhi paediatric clinic*	
	• Initial Consultant consultation (in addition to your paediatric benefit in section 4)	50%
	• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray	50% of total costs
	Annual excess - per member, per year	€1
	Annual maximum - per member, per year	€850
	* 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.

TOBF&FP V3 Mar20