

## Table of Benefits – HealthPlus Excess

Applicable to new registrations or renewals on/or after 31<sup>st</sup> December, 2023.

This Table of Benefits must be read in conjunction with your Hospital Plan Terms and Conditions and the Directory of Approved Medical Facilities. Facilities may change from time to time, so log on to [Vhi.ie](http://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 <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation (including Radiotherapy &amp; Chemotherapy)</li> <li>The following hospital excesses are payable by the member (except for certain cancer treatments) <ul style="list-style-type: none"> <li>Day care &amp; side room - €25 per claim</li> <li>Semi-private accommodation - €50 per claim</li> <li>Private accommodation - €50 per night</li> </ul> </li> </ul>	Full cover
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation (including Radiotherapy &amp; Chemotherapy)</li> <li>The following hospital excesses are payable by the member (except for certain cancer treatments) <ul style="list-style-type: none"> <li>Day care &amp; side room - €25 per claim</li> <li>Semi-private &amp; private accommodation - €50 per claim and €200 per night</li> </ul> </li> </ul>	Full cover
C	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres) <ul style="list-style-type: none"> <li>Level 1 approved day hospitals &amp; centres</li> <li>Level 2 approved day hospitals &amp; centres</li> </ul>	Full cover Full cover
	<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 - Mental Health cover (read in conjunction with Section 1)</b>	
A	Benefit towards annual subscription for Meditation Apps – (details available at <a href="http://Vhi.ie/emotional-wellbeing">Vhi.ie/emotional-wellbeing</a> )	€30 per year
B	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 10
C	Out-patient mental health treatment	

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	<ul style="list-style-type: none"> <li>• Mental health assessment in every 24 month period in an approved out-patient mental health centre</li> <li>• Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre</li> </ul>	<p style="text-align: right;">€100</p> <p style="text-align: right;">€75 per visit</p>
D	Day care psychiatric treatment for approved day care programmes	Contact us for further details
E	In-patient psychiatric treatment	100 days
F	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
<b>Section 4 - Maternity</b>		
A	<p>Normal confinement</p> <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> <p>Home birth benefit</p>	<p style="text-align: right;">Full cover</p> <p style="text-align: right;">Refer Section 1</p> <p style="text-align: right;">€3,000</p>
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	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>• Initial visit 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> <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners.</p>	<p style="text-align: right;">€125</p> <p style="text-align: right;">Full cover</p> <p style="text-align: right;">Covered up to the levels for hospital treatment listed in Section 1</p>
B	Mammogram in an approved mammogram centre	Full cover (one per renewal year)
C	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment
D	Manual lymph drainage - 10 visits	€50 per visit
E	Medical Tattooing (Eyebrow & Areola) for cancer patients	Up to €100 per year
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>• Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
G	Other benefits in Section 5	

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	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€51 per night
	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	75% - Max €5,000 per 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
	<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 per calendar year
B	Elective treatment abroad including gender affirmation surgery (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 per calendar year €100,000 per calendar year
	<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>• Oncology direct pay centres (Vhi pay directly)</li> <li>• Cardiac direct pay centres (Vhi pay directly)</li> <li>• CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly)</li> </ul> For CT scans not covered under this section - please refer to section 9	Full cover No cover Full cover
D	Dexa scans in an approved direct pay dexa scan centre	Full cover (one per renewal year)
	<b>Section 9 – Consultant &amp; diagnostics benefits</b>	
A	Consultant visits	€70
B	X-rays & Scans <ul style="list-style-type: none"> <li>• X-rays &amp; Scans - in an approved centre</li> </ul>	€40

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	<ul style="list-style-type: none"> <li>X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	€70
C	Blood Tests <ul style="list-style-type: none"> <li>Blood Tests - in an approved centre</li> <li>Blood Tests - reporting and interpreting results (consultant fee)</li> </ul>	€40 €70
	The annual excess payable by the member – per member, per year is €100	
	These benefits are not subject to an annual maximum	
	<b>Section 10 – Out-patient medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	General practitioner - 12 visits	€30
B	Dental practitioner - 12 visits	€30
C	Accident & emergency cover - 3 visits	€75
D	Physiotherapist - 12 visits	€30
E	Pre- and post-natal care (combined visits)	€255
F	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 12 combined visits	€30
G	Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists - 12 combined visits	€30
H	Practice nurse visit - 12 visits	€30
I	Psychologist / Counsellor / Psychotherapist - 12 combined visits	€35 per visit
J	Travel vaccinations - up to 3 vaccines	€40 per vaccine
K	Optical <ul style="list-style-type: none"> <li>Eye test in each 24 month period</li> <li>Glasses/contact lenses in each 24 month period</li> </ul>	€30 €80
L	STI Screening	Up to €50 per year
M	Hearing test in each 2 year period	€40
N	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 - per year</li> <li>Medfit cardiac rehabilitation programme - per year</li> </ul>	€200 €200 €200
O	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 <a href="http://Vhi.ie/members">Vhi.ie/members</a></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
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €2,000	

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	*These benefits are not subject to the annual excess or annual maximum	
	<b>Section 11 – Vhi Digital Health Services (available through the Vhi App)</b>	
A	Vhi Online Doctor – 12 visits	Full cover
B	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian – 12 combined visits	Full cover
	<b>Section 12 – Vhi Clinical Services (including Vhi SwiftCare &amp; Vhi 360 Health Centres, benefit is per visit unless otherwise indicated)</b>	
A	Vhi Core Services, subject to an excess of €50 per visit <ul style="list-style-type: none"> <li>• Urgent Care</li> <li>• Paediatric Clinic</li> <li>• 360 Health Clinics</li> <li>• Health screening – HealthCheck Enhanced, in each 24 month period</li> </ul>	Full cover Full cover Full cover Full cover
B	Vhi Personalised follow up package following referral from a Vhi Core Service – 6 visits per referral. Details available at <a href="http://Vhi.ie/360health">Vhi.ie/360health</a>	Full cover
C	Additional follow on visits/care in a Vhi 360 Health Centre. Details available at <a href="http://Vhi.ie/360health">Vhi.ie/360health</a> <ul style="list-style-type: none"> <li>• Consultant and Specialist led care, subject to an excess of €50 per visit</li> <li>• Primary care practitioners, subject to an excess of €25 per visit</li> </ul>	Full cover Full cover
D	Vhi 360 Health Centre diagnostics (X-ray & ultrasound) following GP referral, subject to an excess of €50 per visit	Full cover
	<b>Additional notes</b>	
A	You have the option to change your cover at your renewal date and in certain additional circumstances (as determined by us) during your contract year. This is subject to Terms and Conditions and waiting periods may apply. Further information is available on our website at <a href="http://www.vhi.ie/midterm-planchanges.pdf">www.vhi.ie/midterm-planchanges.pdf</a> or you can contact us if you would like to discuss this option.	

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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