




## Table of Benefits – HealthSteps Gold

Applicable to new registrations or renewals on/or after 1<sup>st</sup> October, 2024.

This Table of Benefits must be read in conjunction with your HealthSteps Plan Rules – Terms and Conditions, including the Directory of approved Out-patient Centres.

	<b>Benefit Provision</b>	<b>Benefit Limit</b>
	<b>Section 1 - Day-to-day medical expenses</b>	
A	<b>General practitioner visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
B	<b>Consultant consultations</b>	
	Up to 7 visits per member per year	Up to €75 per visit
C	<b>Pathology - consultants' fees</b>	
	Per referral	Up to €75
D	<b>Radiology – consultants' fees for professional services</b>	
	Per procedure	Up to €75
E	<b>Pathology/Radiology (excluding MRI, PET &amp; PETCT scans) in an approved centre. </b>	
	75% of agreed charges in an approved out-patient centre	Up to €750 per member per year
F	<b>Specified Diagnostic Tests </b>	
	75% cover per test	Up to €750 per member per year
G	<b>Pre- and post-natal care (a no-payment period of 52 weeks applies to this benefit)</b>	
	In the year of the birth	Up to €350
H	<b>Dental practitioner visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
I	<b>Physiotherapist visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
J	<b>Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists visits</b>	
	Up to 7 combined visits per member per year	Up to €35 per visit

 Denotes benefit changes to this plan.

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K	<b>Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists visits</b>	
	Up to 7 combined visits per member per year	Up to €35 per visit
L	<b>Optical – eye tests and glasses/contact lenses</b>	
	Up to 75% of charges in each 24 month period	Up to €100 per member
M	<b>Hearing test</b>	
	In each 2 year period	Up to €35 per member
N	<b>Screening</b>	
	Health screening; up to 75% of charges in each 24 month period	Up to €200 per member
O	<b>Psychologist / Counsellor / Psychotherapist</b>	
	7 combined visits	Up to €35 per visit
P	<b>GP procedures</b>	
	As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	As per the amount listed in the schedule
	<b>Annual excess - per member, per year</b>	€1
	<b>Annual maximum - per member, per year</b>	€6,000

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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