

## Table of Benefits – EnhancedCare 350 Day to Day

Applicable to new registrations or renewals on/or after 1<sup>st</sup> March, 2025.

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 or phone us on (056) 444 4444 if you are planning treatment.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges &amp; Additional care benefits</b>	
A	Public Hospitals	Full cover
B	Private hospitals and treatment centres (other than for specified Orthopaedic & Ophthalmic procedures referred to in Section 1c)	
	Private hospitals and treatment centres included in your plan <ul style="list-style-type: none"> <li>• Radiotherapy &amp; Chemotherapy</li> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments) <ul style="list-style-type: none"> <li>- Day care &amp; side room - €175 per claim</li> <li>- In-patient admissions - €350 per claim</li> </ul> </li> </ul>	Full cover Full cover Semi-private rate
C	Specified Orthopaedic & Ophthalmic procedures - contact us for details of these	
	Private hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> </ul>	60% 60% Semi-private rate
D	Hospitals excluded from your plan - High-Tech Hospitals	0%
E	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 - €175 excess per claim</li> <li>• Specified orthopaedic &amp; ophthalmic procedures (contact us for details of these)</li> <li>• Level 2 approved day hospitals &amp; centres</li> <li>• Specified orthopaedic &amp; ophthalmic procedures (contact us for details of these)</li> </ul>	Full cover 60%  0% 0%
F	Additional-care benefits <ul style="list-style-type: none"> <li>• Vhi Hospital@Home</li> <li>• Convalescence first 14 nights towards the cost of semi-private or private room accommodation</li> </ul>	Full cover €40 per night
	<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

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	<b>Section 3 - Mental Health cover (read in conjunction with Section 1)</b>	
A	Benefit towards annual subscription for Meditation Apps – (details available at Vhi.ie/emotional-wellbeing)	€30 per year
B	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 11
C	Day care psychiatric treatment for approved day care programmes	Contact us for further details
D	In-patient psychiatric treatment	100 days
E	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
	<b>Section 4 – Fertility, Pregnancy Care &amp; Family Benefits</b>	
A	Vhi Fertility Support Programme	
	<p>Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre. Benefits listed are once per lifetime unless otherwise specified.</p> <ul style="list-style-type: none"> <li>• Initial consultation €100</li> <li>• Fertility tests €100</li> <li>• Egg freezing €1,000</li> <li>• Sperm freezing €125</li> <li>• IUI - up to 2 treatments per lifetime 50% up to €1,000 per treatment</li> <li>• IVF or ICSI - up to 2 treatments per lifetime 50% up to €1,000 per treatment</li> <li>• Preimplantation Genetic Testing (PGT) €500</li> <li>• Frozen Embryo Transfer – up to 2 treatments per lifetime 50% up to €500 per treatment</li> <li>• Fertility counselling – 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre €50 per session</li> <li>• Fertility support services - Acupuncturists &amp; Dietitians visits Refer Section 10</li> </ul>	
B	<p>Maternity hospital charges</p> <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€2,500</p>
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> <li>• Following 1 nights stay €600</li> <li>• Following 2 nights stay €300</li> </ul>	

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E	<p>Maternity &amp; Baby Bundle</p> <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
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Foetal screening (per renewal year)</li> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• New parents food pack</li> <li>• Paediatric first aid course</li> <li>• Pre- and post-natal care (combined visits)</li> </ul>	<p>€100 €60 €60 per inoculation Full cover €60 €250 No excess applies to this section</p>
G	<p>Family Benefits</p> <ul style="list-style-type: none"> <li>• Child home nursing - 28 days per calendar year</li> <li>• Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital</li> </ul>	<p>€100 per day €100 per day</p>
<p><b>Section 5 - Cancer care and other benefits</b></p>		
A	<p>Cancer care hospital charges (no excess applies to certain cancer treatments)</p>	<p>Refer Section 1</p>
B	<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>€125 Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
C	<p>Mammogram in an approved mammogram centre</p>	<p>Full cover (one per renewal year)</p>
D	<p>Cancer Care Support - Accommodation, travel &amp; parking costs</p>	<p>Up to €100 per treatment</p>
E	<p>Manual lymph drainage - 10 visits</p>	<p>€50 per visit</p>

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F	Medical Tattooing (Eyebrow & Areola) for cancer patients	Up to €60 per year
G	Onco type DX profiling	Full cover
H	Additional cancer support benefits <ul style="list-style-type: none"> <li>Wig/ hairpiece, sleeping cap, 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
I	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	50% per year – Max €1,000
<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	50% cover (one per renewal year)
<b>Section 9 – Consultant &amp; diagnostics benefits</b>		
A	Consultant visits	€60
B	X-rays & Scans	

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	<ul style="list-style-type: none"> <li>• X-rays &amp; Scans - in an approved centre</li> <li>• X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	<p>€40</p> <p>€60</p>
C	<p>Blood Tests</p> <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>	<p>€40</p> <p>€60</p>
D	Specified Diagnostic Tests	€40 per test
	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 – Day-to-day benefits</b>	
A	General practitioner – 6 visits	€25
B	Dental practitioner – 6 visits	€25
C	Physiotherapist – 6 visits	€25
D	Practice nurse visit – 6 visits	€25
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 6 combined visits	€25
F	Travel vaccinations – up to 3 vaccines	€25 per vaccine
G	<p>Optical</p> <ul style="list-style-type: none"> <li>• Eye test</li> <li>• Glasses/contact lenses</li> </ul>	<p>€30 in each 24 month period</p> <p>€70 in each 24 month period</p>
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €1,000	
	<b>Section 11 – Additional out-patient benefits</b>	
A	Accident & emergency cover – 1 visit	€75
B	STI Screening	Up to €50 per year
C	Psychologist / Counsellor / Psychotherapist - 6 combined visits (subject to the Section 10 annual maximum)	€25 per visit
	<b>Section 12 – Vhi Digital Health Services (available through the Vhi App)</b>	
A	Vhi Online Doctor – 6 visits	Full cover
B	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian – 12 combined visits	Full cover

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	<b>Section 13 - Vhi Clinical Services in a Vhi 360 Health Centre (benefit is per visit unless otherwise indicated)</b>	
A	Vhi Core Services, subject to an excess of €75 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, 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 – 4 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 €75 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 €75 per visit	Full cover
	<b>Additional notes</b>	
A	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to <a href="http://Vhi.ie">Vhi.ie</a> or phone us on (056) 444 4444	

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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