

## Table of Benefits – FirstCare 500 Day-to-Day

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 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 Hospitals included in your plan	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 - €250 per claim</li> <li>- In-patient admissions - €500 per claim</li> </ul> </li> </ul>	Full cover Full cover Semi-private rate
	Private hospitals with partial cover in your plan <ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation (including Radiotherapy &amp; Chemotherapy)</li> </ul>	75%
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 <ul style="list-style-type: none"> <li>• Public &amp; Private hospitals</li> </ul>	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</li> <li>• Level 2 approved day hospitals &amp; centres</li> </ul>	0% 0%
	<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

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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 - Maternity</b>		
A	Maternity hospital charges <ul style="list-style-type: none"> <li>Public hospital benefit</li> <li>Caesarean delivery (as per hospital benefits listed)</li> </ul>	€400 Refer Section 1
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
<b>Section 5</b>		
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€40 per night
B	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment
C	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	50% per year- Max €1,000
D	Vhi Hospital@Home	Full cover
E	Mammogram in an approved mammogram centre	Full cover (one per renewal year)
<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 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> </ul>	Full cover

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	<ul style="list-style-type: none"> <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> <p>For CT scans not covered under this section - please refer to section 9</p>	No cover Full cover
<b>Section 9 – Consultant &amp; diagnostics benefits</b>		
A	Consultant visits	€60
B	X-rays & Scans <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>	€40 €60
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 €60
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	€20
B	Dental practitioner – 6 visits	€20
C	Physiotherapist – 6 visits	€20
D	Practice nurse visit – 6 visits	€20
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 6 combined visits	€20
F	Optical <ul style="list-style-type: none"> <li>• Eye test</li> <li>• Glasses/contact lenses</li> </ul>	€30 in each 24 month period €20 in each 24 month period
G	Travel vaccinations – up to 3 vaccines	€20 per vaccine
	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	€50
B	STI Screening	Up to €50 per year

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C	Psychologist / Counsellor / Psychotherapist - 6 combined visits (subject to the Section 10 annual maximum)	€20 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 – 6 combined visits	Full cover
<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>• 360 Health Clinics</li> <li>• Health screening - HealthCheck@Home, in each 24 month period</li> </ul>	Full cover Full cover Full cover
B	Vhi Personalised follow up package following referral from a Vhi Core Service – 3 visits per referral. Details available at Vhi.ie/360health	Full cover
C	Additional follow on visits/care in a Vhi 360 Health Centre. Details available at Vhi.ie/360health <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 Vhi.ie 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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