

Table of Benefits – PMI 41 15

Applicable to new registrations or renewals on/or after 1st December, 2024.

This Table of Benefits must be read in conjunction with your Company 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.

	Benefit Provision	Benefit
	Section 1 - Hospital charges & Additional care benefits	
A	Public Hospitals	Full cover
B	Private hospitals and treatment centres <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • Specified Orthopaedic & Ophthalmic procedures (such as hip, knee & shoulder joint replacements and cataract surgery, contact us for details of these) • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> - Day care & side room - €75 per claim - In-patient admission - <ul style="list-style-type: none"> • Semi-private accommodation - €150 per claim • Private accommodation - €100 per night 	Full cover 80%
C	High-Tech Hospitals <ul style="list-style-type: none"> • Day care, side room, semi-private & private accommodation (including Radiotherapy & Chemotherapy) • Specified Orthopaedic & Ophthalmic procedures (such as hip, knee & shoulder joint replacements and cataract surgery, contact us for details of these) • The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> - Day care & side room - €75 per claim - In-patient admission - €150 per claim and €200 per night 	Full cover 80%
D	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres) <ul style="list-style-type: none"> • Level 1 approved day hospitals & centres • Specified orthopaedic & ophthalmic procedures (contact us for details of these) • Level 2 approved day hospitals & centres - €75 excess per claim • Specified orthopaedic & ophthalmic procedures (contact us for details of these) - €75 excess per claim 	Full cover 80% Full cover 80%
	Section 2 - Consultants' fees/GP procedures	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <ul style="list-style-type: none"> • Participating consultant/GP • Non-participating consultant/GP 	Full cover Standard benefit

	Section 3 - Mental Health cover (read in conjunction with Section 1)	
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	Out-patient mental health treatment <ul style="list-style-type: none"> • Mental health assessment in every 24 month period in an approved out-patient mental health centre • Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre 	€100 €100 per visit
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
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> • Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) • Home birth benefit 	Full cover Refer Section 1 €3,000
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> • Following 1 nights stay • Following 2 nights stay 	€1,200 €600
D	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. Benefits listed are once per lifetime unless otherwise specified. <ul style="list-style-type: none"> • Initial consultation • Fertility tests • Egg freezing • Sperm freezing • IUI - up to 2 treatments per lifetime • IVF or ICSI - up to 2 treatments per lifetime • Preimplantation Genetic Testing (PGT) 	€150 €150 €1,000 €250 50% up to €2,000 per treatment 50% up to €2,000 per treatment €1,000

	<ul style="list-style-type: none"> Frozen Embryo Transfer – up to 2 treatments per lifetime Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre Fertility support services - Acupuncturists & Dietitians visits 	50% up to €750 per treatment €50 per session Refer Section 10
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
F	Additional Maternity & Baby Benefits <ul style="list-style-type: none"> Foetal screening (per renewal year) Paediatrician benefit in addition to the Vhi paediatric clinic benefit - 1 visit in the year of the birth Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime New parents food pack Paediatric first aid course Pre- and post-natal care (combined visits) 	€100 €70 €60 per inoculation Full cover €60 €400 No excess applies to this section
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial visit for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <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>	€125 Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment
C	Manual lymph drainage - 10 visits	€50 per visit
D	Additional cancer support benefits	

	<ul style="list-style-type: none"> Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment - subject to the benefit maximum for medical and surgical appliances set out below Medical Tattooing (Eyebrow & Areola) for cancer patients 	<p>Full cover</p> <p>Up to €60 per year</p>
E	Mammogram in an approved mammogram centre	Full cover (one per renewal year)
F	Other benefits in Section 5	
	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	75% per year - max €3,500
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€40 per night
	Vhi Hospital@Home	Full cover
	Child home nursing - 28 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	€100 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000 per calendar year
B	<p>Elective treatment abroad including gender affirmation surgery (subject to prior approval)</p> <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	<p>€100,000 per calendar year</p> <p>€100,000 per calendar year</p>
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	
A	<p>MRI scans</p> <ul style="list-style-type: none"> Centres with direct pay arrangements (Vhi pay directly) Pay & claim back centres (subject to an excess of €125 per scan) 	<p>Full cover</p> <p>Covered</p>
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	<p>CT scans</p> <ul style="list-style-type: none"> Oncology direct pay centres (Vhi pay directly) Cardiac direct pay centres (Vhi pay directly) 	<p>Full cover</p> <p>No cover</p>

	<ul style="list-style-type: none"> CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly) For CT scans not covered under this section - please refer to section 9	Full cover
D	Dexa scans in an approved direct pay dexa scan centre	50% cover (one per renewal year)
Section 9 – Consultant & diagnostics benefits		
A	Consultant visits	€70
B	X-rays & Scans <ul style="list-style-type: none"> X-rays & Scans - in an approved centre X-rays & Scans - reporting and interpreting results (consultant fee) 	€40 €70
C	Blood Tests <ul style="list-style-type: none"> Blood Tests - in an approved centre Blood Tests - reporting and interpreting results (consultant fee) 	€40 €70
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	
Section 10 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	General practitioner – 12 visits	€25 per visit
B	Dental practitioner – 12 visits	€25 per visit
C	Physiotherapist – 12 visits	€25 per visit
D	Practice nurse – 12 visits	€25 per visit
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietitian / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 12 combined visits	€25 per visit
F	Optical <ul style="list-style-type: none"> Eye test Glasses/contact lenses 	€30 in each 24 month period €70 in each 24 month period
G	Travel vaccinations – up to 3 vaccines	€25 per vaccine
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €1,750	
	* These benefits are not subject to the annual excess or annual maximum	
Section 11 – Additional out-patient benefits		

A	Accident & emergency cover – 1 visit	€75
B	STI Screening	Up to €50 per year
C	Cardiac care programme <ul style="list-style-type: none"> • Medfit cardiac care programme – in each 24 month period • Urgent cardiac care benefit • Medfit cardiac rehabilitation programme 	€150 €150 per year €150 per year
D	Psychologist / Counsellor / Psychotherapist - 12 combined visits (subject to the Section 10 annual maximum)	€35 per visit
	These benefits are not subject to the annual excess or annual maximum	
	Section 12 – Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian - 12 combined visits	Full cover
	Section 13 - Vhi Clinical Services in a Vhi 360 Health Centre (benefit is per visit unless otherwise indicated)	
A	Vhi Core Services, subject to an excess of €75 per visit <ul style="list-style-type: none"> • Urgent Care • Paediatric Clinic • 360 Health Clinics • Health screening - HealthCheck Enhanced, in each 24 month period 	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 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"> • Consultant and Specialist led care, subject to an excess of €75 per visit • Primary care practitioners, subject to an excess of €25 per visit 	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
	Additional notes	
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 www.vhi.ie/midterm-planchanges.pdf or you can contact us if you would like to discuss this option.	

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