

Table of Benefits – PMI 59 10

Applicable to new registrations or renewals on/or after 1st January, 2025.

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	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy & Chemotherapy 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 - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy & Chemotherapy 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 - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	Full cover 45% 35% Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%

	<ul style="list-style-type: none"> • 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 - €50 per claim - In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	<p>Private 1, 2 & 3 hospitals</p> <ul style="list-style-type: none"> • Day care, side room & semi-private accommodation • Private accommodation • 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 - €50 per claim - In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	<p>80%</p> <p>80% Semi-private rate</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> • Day care & side room • Semi-private accommodation • Private accommodation • 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 - €50 per claim - In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b and 1d) 	<p>80%</p> <p>45%</p> <p>35%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> • Private 3 & 4 hospitals • 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 - €50 per claim - In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	<p>80%</p>
E	<p>Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres)</p> <ul style="list-style-type: none"> • Level 1 approved day hospitals & centres - €50 excess per claim • Specified orthopaedic & ophthalmic procedures (contact us for details of these) - €50 excess per claim • Level 2 approved day hospitals & centres 	<p>Full Cover</p> <p>80%</p> <p>75%</p>

	<ul style="list-style-type: none"> Specified orthopaedic & ophthalmic procedures (contact us for details of these) 	75%
Section 2 - Consultants' fees/GP procedures		
A	<p>In-patient treatment, day-care/side room/out-patient & GP procedures</p> <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 9
C	Neurodiversity assessment	Refer Section 9
D	<p>Out-patient mental health treatment</p> <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
E	Day care psychiatric treatment for approved day care programmes	Contact us for further details
F	In-patient psychiatric treatment	100 days
G	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
Section 4 - Maternity & Baby		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) <p>Home birth benefit</p>	Full cover Refer Section 1 €3,550
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	<p>Post-natal home nursing</p> <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility 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"> Initial consultation 	€100

	<ul style="list-style-type: none"> • 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) • 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 	<p>€100</p> <p>€1,000</p> <p>€125</p> <p>50% up to €1,000 per treatment</p> <p>50% up to €1,000 per treatment</p> <p>€500</p> <p>50% up to €500 per treatment</p> <p>€50 per session</p> <p>Refer Section 9</p>
E	<p>Maternity & Baby Bundle</p> <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 	<p>75% cover up to a combined limit of €500 and no excess</p>
	<p>Additional Maternity & Baby Benefits</p> <ul style="list-style-type: none"> • Vaccinations for Meningitis B and Chicken Pox - up to two inoculations per vaccination per lifetime 	<p>€60 per inoculation</p>
<p>Section 5 - Cancer care and other benefits</p>		
A	<p>Genetic testing for cancer</p> <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>	<p>€125</p> <p>Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
B	<p>Mammogram in an approved mammogram centre</p>	<p>Full cover (one per renewal year)</p>
C	<p>Cancer Care Support - Accommodation, travel & parking costs</p>	<p>Up to €100 per treatment</p>

D	Manual lymph drainage - 10 visits	€50 per visit
E	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
F	Other benefits in Section 5	
	Gender affirmation supports (contact us for details of eligibility)	50% up to €3,000 per lifetime
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,000 per member year
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€30 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	€105 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	Elective treatment abroad including gender affirmation surgery (subject to prior approval) <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland 	€100,000 per calendar year €100,000 per calendar year
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	
A	MRI scans <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) 	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> Oncology direct pay centres (Vhi pay directly) 	Full cover

	<ul style="list-style-type: none"> • Cardiac direct pay centres (Vhi pay directly) • CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly) <p>For CT scans not covered under this section - please refer to section 9</p>	No cover Full cover
D	Dexa scans in an approved direct pay dexa scan centre	50% cover (one per renewal year)
Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)		
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits*	50%
C	Pathology - consultants' fees*	50%
D	Radiology - consultants' fees for professional services*	50%
E	Pathology/Radiology in an approved out-patient centre (refer to Section 8 for out-patient MRI benefits)*	50% of agreed charges
F	Specified Diagnostic Tests*	50% per test
G	Pre- and post-natal care (combined visits)	€450
H	Dental practitioner	50% up to a maximum of €300 per year
I	Emergency dental treatment	Up to €500 per accident
J	Health Screening in each 24 month period, covered in accordance with our rules (contact us for details)	Up to €200
K	Physiotherapist - 7 visits	€25
L	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
M	Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
N	Optical <ul style="list-style-type: none"> • Eye test in each 24 month period • Glasses/contact lenses in each 24 month period 	€30 75% up to €100
O	Hearing test in each 2 year period	€40
P	Accident & emergency cover - 2 visits	€75
Q	STI screening	Up to €100 per year
R	Vasectomy	50% up to €250 per lifetime

S	Intrauterine system (IUS) hormonal coil	50% up to €300 per lifetime
T	Foetal screening (per renewal year)	€100
U	Psychologist / Counsellor / Psychotherapist - 12 combined visits	€30 per visit
V	Neurodiversity assessment	Up to €250 per lifetime
W	Travel vaccinations	€60 per year
X	Galway Clinic Emergency Department (minor injuries only)**	Full cover, subject to an excess of €75 per visit
Y	Paediatrician benefit in addition to the Vhi paediatric clinic benefit - 1 visit in the year of the birth	50%
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €2,000	
	* These benefits are not subject to the annual maximum	
	**These benefits are not subject to the annual excess or annual maximum	
	Section 10 – Vhi Digital Health Services (available through the Vhi App)	
A	Vhi Online Physiotherapy, Speech & Language Therapy and Dietician - 12 combined visits	Full cover
	Section 11 - 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"> • Paediatric Clinic • 360 Health Clinics 	Full cover Full cover
B	Vhi Personalised follow up package following referral from a Vhi Core Service – 4 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.	

B	Hospitals not covered on this plan - Bon Secours Cork and UPMC Whitfield Waterford	
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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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