

Health Insurance

Insurance Product Information Document

Company: Vhi Insurance DAC is regulated
by the Central Bank of Ireland (Reg. no. C13018).

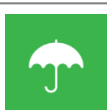


Product: PremiumCare

This summary document is for guidance only and must be read in conjunction with your Table of Benefits, Terms and Conditions and the Directory of Approved Medical Facilities.

What is this type of insurance?

This is a private medical insurance contract which provides the customer with cover for treatment in hospital as a private patient.



What is insured?

Hospital Care

- ✓ Public hospitals – full cover.
Private hospitals:
 - Full cover for all ward types in most private hospitals.
- ✓ Aftercare – you have a daily allowance of €100 towards convalescent care for up to 14 nights.
- ✓ Medical costs of in-patient diagnosis and tests are covered too.

Our Cancer Care Promise

- ✓ Unique genetic testing cover which helps determine if you are at risk of developing, breast, ovarian or colorectal cancer and to ensure any treatment is right for you.
- ✓ Your plan includes access to new and innovative cancer treatments which may be life-saving and life extending.
- ✓ Cover for Radiotherapy and Chemotherapy in a range of hospitals.
- ✓ Benefit for medical and surgical appliances² such as wigs for hair loss, post-mastectomy bra, swimsuit and surgical prosthesis following a mastectomy.
Full cover for a mammogram in an approved mammogram centre.



What is not insured?

- ✗ Benefits which are not mentioned in your Table of Benefits.
- ✗ General exclusions listed in the Exclusions section of your Terms and Conditions are not covered on your policy.



Are there any restrictions on cover?

- ! If you are taking out health insurance for the first time, renewing on a higher level of cover or moving from another Irish health insurer, waiting periods may apply. Please read our Terms and Conditions to find out more about waiting periods.
- ! Your day-to-day medical expenses excess is €1¹. The annual maximum for day-to-day medical expenses is €2,000.
- ! Your medical and surgical appliances benefit is 90%, up to a value of €6,400² per year.
- ! Geographic restrictions³ apply to Vhi Hospital@Home.
- ! Your consultant & diagnostics expenses excess is €1⁴
- ! Other restrictions and limits on benefits are defined in your Table of Benefits.



What is insured continued...

Vhi Hospital@Home

- ✓ Full cover for treatments carried out in the comfort of your own home³.

Fit-for-Life Mobility Programme

Full cover for the Fit-for-Life Physiotherapy Programme carried out by The Physio Company, which includes:

- ✓ Falls Risk & Mobility Screening (including Osteoporosis screening)
- ✓ Mobility Physiotherapy

For more details or to make a booking phone The Physio Company on 01 518 0011.

Cardiac Care

- ✓ Your plan provides you with good cover for a wide range of specialised cardiac procedures.
- ✓ Cover for our "Cardiac Care Programme":
 - Prevention: €500 towards a Cardiac Care Programme with Medfit, Blackrock Co. Dublin. This personalised exercise and behavioural programme is aimed at reducing the risk of a heart event.
 - Urgent assessment: €500 Urgent Cardiac Care benefit in the Mater Private Hospital for customers who experience chest pains, shortness of breath or other signs of a cardiac problem.
 - Rehab: €500 towards a Cardiac Rehabilitation Programme with Medfit, Blackrock Co. Dublin. This personalised exercise and behavioural programme is aimed at helping you recover from a cardiac event e.g. heart surgery, stenting or heart attack.

Urgent Care

- ✓ As a Vhi customer you can avail of the following exclusive benefits:
 - Full cover for unlimited Urgent Care visits in a Vhi 360 Health Centre

Your Day-to-Day Medical Expenses¹

- ✓ GP - €50 per visit (12 visits)
- ✓ Dental Practitioner - €50 per visit (12 visits)
- ✓ Physiotherapist - €50 per visit (12 visits)

Consultant & Diagnostics⁴

- ✓ Consultants - €100 per visit (unlimited)
- ✓ X-ray & scans - €50
- ✓ Blood tests - €50
- ✓ Specified Diagnostic Tests - €50

Overseas Cover

- ✓ Cover up to €100,000 per calendar year for medical emergency treatment in a hospital.
- ✓ Treatment that is not available in Ireland is covered up to €100,000 per calendar year, as long as it's approved in advance.
- ✓ 24 hour emergency telephone service.

Mental Health

- ✓ In-patient mental health treatment for up to 180 days.
- ✓ Mental health therapy sessions - €125 per visit (12 visits).
- ✓ 91 days in-patient treatment for alcoholism, drug or other substance abuse in any five-year period.

Wellness & Prevention

- ✓ Your plan includes cover for one of the following screening programmes in each 24 month period
 - Full cover for HealthCheck Executive screening in a Vhi Medical Centre
 - Full cover Executive health screening at the Approved Executive Screening Centres

Telemedicine

- ✓ When your doctor is unavailable or you need to see a doctor straight away, the Vhi App offers you unlimited online GP consultations.



Where am I covered?

- ✓ You are covered in facilities listed in your Directory of Approved Medical Facilities which are located on the island of Ireland. For a list of facilities covered go to **Vhi.ie/facilityfinder**



What are my obligations?

- You are required to make any payments within the required or agreed time and to provide any documents or information which we request.
- You are required to declare all material facts, to act honestly and within the terms of contract or agreement.



When and how do I pay?

You must pay your premium when it becomes due for the duration of your policy. The subscriber/policyholder is responsible for ensuring all payments are made. If you are paying by cheque or credit card, you are required to pay the entire premium due for the insured period within 14 days of receiving an invoice. If you wish to pay on a monthly basis, you must be signed up for direct debit and pay in line with your payment schedule. If you are paying by salary deduction your premium will be deducted by your employer from your salary. All premiums owed must be paid within the policy term.



When does the cover start and end?

Your policy will last for one year unless we agree to a shorter period. The policy start and end dates are shown on your policy document.



How do I cancel the contract?

You can cancel your policy within 14 days of receipt of your Membership Certificate. The 14 day period starts 2 days after the issue date of your Membership Certificate or in the event of a policy renewal, within 14 days of the renewal date.