## Table of Benefits – PMI 43 16

Applicable to new registrations or renewals on/or after 1<sup>st</sup> October, 2023.

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	
Α	Public 1 & 2 hospitals	
	<ul> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
В	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care, side room & semi-private accommodation	Full cover
	Private accommodation	Semi-private rate
	Radiotherapy & Chemotherapy	Full cover
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	- In-patient admissions - €150 per claim	
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d)	
	Day care & side room	Full cover
	Semi-private accommodation	45%
	Private accommodation	35%
	Radiotherapy & Chemotherapy	Full cover
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	- In-patient admissions - €150 per claim	
С	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals	
	Day care & in-patient cardiac FPPs Level 1	Full cover
	<ul> <li>Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> </ul>	Full cover
	<ul> <li>In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> </ul>	90%
	In-patient cardiac FPPs Level 2	0%
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	<ul> <li>In-patient admissions - €150 per claim</li> </ul>	

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D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	Private 1, 2 & 3 hospitals	
	<ul> <li>Day care, side room &amp; semi-private accommodation</li> </ul>	80%
	<ul> <li>Private accommodation</li> </ul>	80% Semi- private rate
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	- In-patient admissions - €150 per claim	
	Private 4 hospitals	
	Day care & side room	80%
	Semi-private accommodation	45%
	Private accommodation	35%
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	- In-patient admissions - €150 per claim	
	When carried out as a Fixed Price Procedure (contact us for details)	
	Private 3 & 4 hospitals	80%
	<ul> <li>The following hospital excesses are payable by the member (except for maternity &amp; certain cancer treatments)</li> </ul>	
	- Day care & side room - €50 per claim	
	<ul> <li>In-patient admissions - €150 per claim</li> </ul>	
E	Day Hospitals & Centres (refer to the Directory of Approved Day Hospitals & Centres)	
	• Level 1 approved day hospitals & centres - €50 excess per claim	Full cover
	• Specified orthopaedic & ophthalmic procedures (contact us for details of these) - €50 excess per claim	80%
	Level 2 approved day hospitals & centres	75%
	<ul> <li>Specified orthopaedic &amp; ophthalmic procedures (contact us for details of these)</li> </ul>	75%
	Section 2 - Consultants' fees/GP procedures	
Α	In-patient treatment, day-care/side room/out-patient & GP procedures	
	<ul> <li>Participating consultant/GP</li> </ul>	Full cover
	<ul> <li>Non-participating consultant/GP</li> </ul>	Standard
		benefit
	Section 3 - Mental Health cover (read in conjunction with Section 1)	
Α	Benefit towards annual subscription for Meditation Apps – (details available at Vhi.ie/emotional-wellbeing)	€30 per year

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В	Psychologist / Counsellor / Psychotherapist - combined visits	Refer Section 9
С	Neurodiversity assessment	Refer Section 9
D	Out-patient mental health treatment	
	• Mental health assessment in every 24 month period in an approved out-patient mental health centre	€100
	<ul> <li>Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre</li> </ul>	€75per 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	
Α	Normal confinement	
	<ul> <li>Public hospital benefit (up to 3 days)</li> </ul>	Full cover
	Caesarean delivery (as per hospital benefits listed)	Refer Section
	I I see a blade le see a 🕫	
	Home birth benefit	€3,550
В	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
С	Post-natal home nursing	
	Following 1 nights stay	€1,200
	Following 2 nights stay	€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.	
	Initial consultation	€100
	Fertility tests	€100
	Egg freezing	€1,000
	Sperm freezing	€125
	IUI - up to 2 treatments per lifetime	50% up to €1,000 per treatment
	<ul> <li>IVF or ICSI - up to 2 treatments per lifetime</li> <li>Preimplantation Genetic Testing (PGT)</li> </ul>	50% up to €1,000 per treatment €500
	<ul> <li>Frozen Embryo Transfer – up to 2 treatments per lifetime</li> </ul>	50% up to €500 per treatment

•       Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre       E50 per session         •       Fertility support services - Acupuncturists & Dietitians visits       Refer Section 9         E       Matemity & Baby Bundle       75% cover up to a combined limit of £500 per session         •       One maternity scan       limit of £500 per session         •       Breast-feeding consultations       and no excess         •       Baby swim classes       no excess         •       Ante natal course       E         Section 5 - Cancer care and other benefits       E         A       Genetic testing for cancer *       €125         •       Initial visit for genetic testing for cancer *       E         •       Preventative (Prophylactic) treatment following on from the genetic test       Covered up to the levels for hospital treatment listed in Section 1         *       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.       Full cover (one per renewal year)         C       Cancer Care Support - Accommodation, travel & parking costs       Up to €100 per renewal year)         D       Manual lymph drainage - 10 visits       E       Additional cancer support benefits         •       Wig / hairpiece, sleeping cap, post			650
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• Ante natal course       Ante natal course         Section 5 - Cancer care and other benefits          A       Genetic testing for cancer       • Initial visit for genetic testing for cancer *       €125         • Genetic test - for specified genetic mutations to be carried out in an approved clinic *       • Preventative (Prophylactic) treatment following on from the genetic test       Covered up to the levels for hospital treatment listed in Section 1         * 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.       Full cover (one per renewal year)         B       Mammogram in an approved mammogram centre       Full cover (one per renewal year)         C       Cancer Care Support - Accommodation, travel & parking costs       Up to €100 per treatment         D       Manual lymph drainage - 10 visits       €50 per visit         F       Additional cancer support benefits       Full cover         v       Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, 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 liftetime       €3,000 per liftetime         Vhi Healthcare approved medical and surgical appliances - subject to an excess of effort per member per year (contact us for details of eligible		Baby massage classes	and
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€300 per member per year (contact us for details of eligible appliances)       member year         Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation       €30 per night		Gender affirmation supports (contact us for details of eligibility)	€3,000 per
accommodation			
Vhi Hospital@Home         Full cover			€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
В	Elective treatment abroad including gender affirmation surgery (subject to prior approval)	
	• Surgical procedures available in Ireland (as per level of cover in Ireland)	€100,000 per calendar year
	Treatment not available in Ireland	€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)	
Α	MRI scans	
	<ul> <li>Centres with direct pay arrangements (Vhi pay directly)</li> </ul>	Full cover
	<ul> <li>Pay &amp; claim back centres (subject to an excess of €125 per scan)</li> </ul>	Covered
В	PET-CT scans (covered in accordance with our rules)	Full cover
С	CT scans	
	Oncology direct pay centres (Vhi pay directly)	Full cover
	Cardiac direct pay centres (Vhi pay directly)	No cover
	<ul> <li>CT Scans other than Oncology and Cardiac - direct pay centres (Vhi pay directly)</li> </ul>	Full cover
	For CT scans not covered under this section - please refer to section 9	
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)	
А	General practitioner - unlimited visits	50%
В	Consultant consultation - unlimited visits*	50%
	Pathology - consultants' fees*	50%
С	r dalology concatante loco	0070

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) in an approved out-patient centre. Contact us for details of eligible	50% of agreed
	diagnostic tests and reimbursements*	charges
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner - 7 visits	€25
Н	Emergency dental treatment	Up to €500 per accident
Ι	Physiotherapist - 7 visits	€25
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
К	Chiropodists/Podiatrists, Dietitians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
L	Optical	
	<ul><li>Eye test</li><li>Glasses/contact lenses</li></ul>	€30 in each 24 month period 75% of charges up to €100 in each 24 month period
М	Hearing test in each 2 year period	€40
N	Accident & emergency cover - 2 visits	€75
0	STI screening	Up to €100 per year
Р	Foetal screening (per renewal year)	€100
Q	Psychologist / Counsellor / Psychotherapist - 12 combined visits	€30 per visit
R	Neurodiversity assessment	Up to €250 per lifetime
s	Travel vaccinations	€60 per year
Т	Galway Clinic Emergency Department (minor injuries only)**	Full cover, subject to an excess of €75 per visit
U	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 $\in$ 1	
	The annual maximum – per member, per year is €3,200	
	* These benefits are not subject to the annual maximum	
	**These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
Α	Employee Assistance Programme	

	<ul> <li>Telephone or face-to-face counselling 6 calls/visits per issue, per calendar year</li> </ul>	Full cover
	Section 11 – Vhi Digital Health Services (available through the Vhi App)	
Α	Vhi Online Physiotherapy, Speech & Language Therapy and Dietitian – 12 combined visits	Full cover
	Section 12 – Vhi Clinical Services (including Vhi SwiftCare & Vhi 360 Health Centres, benefit is per visit unless otherwise indicated)	
А	Vhi Core Services, subject to an excess of €75 per visit	
	Urgent Care	Full cover
	Paediatric Clinic	Full cover
	360 Health Clinics	Full cover
	<ul> <li>Health screening - HealthCheck, in each 24 month period</li> </ul>	Full cover
В	Vhi Personalised follow up package following referral from a Vhi Core Service – 4 visits per referral. Details available at Vhi.ie/360health	Full cover
С	Additional follow on visits/care in a Vhi 360 Health Centre. Details available at Vhi.ie/360health	
	<ul> <li>Consultant and Specialist led care, subject to an excess of €75 per visit</li> </ul>	Full cover
	• Primary care practitioners, subject to an excess of €25 per visit	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.	

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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