

## Table of Benefits – PMI 26 12

Applicable to new registrations or renewals on/or after 1<sup>st</sup> February, 2022.

This Table of Benefits must be read in conjunction with your Company Plan Terms and Conditions and the directories of approved 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.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>Section 1 - Hospital charges</b>	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> <li>Day care, side room, semi-private &amp; private accommodation</li> </ul>	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"> <li>Day care, side room &amp; semi-private accommodation</li> <li>Private accommodation</li> <li>Radiotherapy &amp; Chemotherapy</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 - €75 per claim</li> <li>In-patient admissions - €75 per claim</li> </ul> </li> </ul>	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"> <li>Day care &amp; side room</li> <li>Semi-private &amp; private accommodation</li> <li>Radiotherapy &amp; Chemotherapy</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 - €75 per claim</li> <li>In-patient admissions - €75 per claim</li> </ul> </li> </ul>	Full cover 0% 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"> <li>Day care &amp; in-patient cardiac FPPs Level 1</li> <li>Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>In-patient cardiac FPPs Level 2</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 - €75 per claim</li> <li>In-patient admissions - €75 per claim</li> </ul> </li> </ul>	Full cover Full cover  0%
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 &amp; 3 hospitals - Orthopaedic procedures</p> <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excess (per claim) - None</li> </ul>	<p>60% 60% Semi-private rate</p>
	<p>Private 1, 2 &amp; 3 hospitals - Ophthalmic procedures</p> <ul style="list-style-type: none"> <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 - €75 per claim</li> <li>- In-patient admissions - €75 per claim</li> </ul> </li> </ul>	<p>80% 80% Semi-private rate</p>
	<p>Private 4 hospitals - Orthopaedic procedures</p> <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private &amp; private accommodation</li> <li>• Hospital excess (per claim) - None</li> </ul>	<p>60% 0%</p>
	<p>Private 4 hospitals - Ophthalmic procedures</p> <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private &amp; 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 - €75 per claim</li> <li>- In-patient admissions - €75 per claim</li> </ul> </li> </ul>	<p>80% 0%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details) - Orthopaedic procedures</p> <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> <li>• Hospital excess (per claim) - None</li> </ul>	<p>60%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details) - Ophthalmic procedures</p> <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</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 - €75 per claim</li> <li>- In-patient admissions - €75 per claim</li> </ul> </li> </ul>	<p>80%</p>
E	<p>Day Hospitals &amp; Centres (refer to the Directory of Approved Day Hospitals &amp; Centres)</p> <ul style="list-style-type: none"> <li>• Level 1 approved day hospitals &amp; centres - €75 excess per claim</li> <li>• Specified ophthalmic procedures (contact us for details of these) - €75 excess per claim</li> <li>• Specified orthopaedic procedures (contact us for details of these)</li> <li>• Level 2 approved day hospitals &amp; centres</li> </ul>	<p>Full Cover 80% 60% 75%</p>

	<ul style="list-style-type: none"> <li>Specified ophthalmic procedures (contact us for details of these)</li> <li>Specified orthopaedic procedures (contact us for details of these)</li> </ul>	75% 60%
<b>Section 2 - Consultants' fees/GP procedures</b>		
A	<p>In-patient treatment, day-care/side room/out-patient &amp; GP procedures</p> <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	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€75 per visit
E	Benefit towards annual subscription for Meditation Apps – (details available at <a href="http://Vhi.ie/emotional-wellbeing">Vhi.ie/emotional-wellbeing</a> )	€30 per renewal
<b>Section 4 - Maternity &amp; Baby</b>		
A	<p>Normal confinement</p> <ul style="list-style-type: none"> <li>Public hospital benefit (up to 3 days)</li> <li>Caesarean delivery (as per hospital benefits listed)</li> </ul> <p>Home birth benefit</p>	Full cover Refer Section 1 €3,400
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"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	€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</p> <ul style="list-style-type: none"> <li>Initial consultation</li> <li>Fertility tests</li> <li>Egg freezing</li> <li>Sperm freezing</li> <li>IUI - up to 2 treatments per lifetime, female members only</li> </ul>	€100 €100 €1,000 per lifetime €125 per lifetime 50% up to €1,000 per treatment

	<ul style="list-style-type: none"> <li>• IVF or ICSI - up to 2 treatments per lifetime, female members only</li> <li>• Preimplantation Genetic Testing (PGT)</li> <li>• Frozen Embryo Transfer – up to 2 treatments per lifetime</li> <li>• Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services - Acupuncturists &amp; Dieticians visits</li> </ul>	<p>50% up to €1,000 per treatment €500 per lifetime 50% up to €500 per treatment €50 per session Refer Section 9</p>
E	<p>Maternity &amp; Baby Bundle</p> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Ante natal course</li> </ul>	<p>75% cover up to a combined limit of €500 and no excess</p>
<b>Section 5 - Cancer care and other benefits</b>		
A	<p>Genetic testing for cancer</p> <ul style="list-style-type: none"> <li>• Initial visit for genetic testing for cancer *</li> <li>• Genetic test - for specified genetic mutations to be carried out in an approved clinic *</li> <li>• Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <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 Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
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
E	Psycho-oncology counselling - 10 visits	Refer section 9
F	<p>Additional cancer support benefits</p> <ul style="list-style-type: none"> <li>• Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover

G	Other benefits in Section 5	
	Gender Reassignment 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)	€6,500 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	€100 per day
	Return home benefit	€100 per claim
	<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	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> <li>• Surgical procedures available in Ireland (as per level of cover in Ireland)</li> <li>• Treatment not available in Ireland</li> </ul>	€100,000 €100,000
	<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>• Non-oncology direct pay centres (Vhi pay directly)</li> <li>• Oncology direct pay centres (Vhi pay directly)</li> </ul>	Full cover Full cover
	<b>Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)</b>	
A	General practitioner - 30 visits	€30
B	Consultant consultation - 25 visits	€75
C	Pathology - consultants' fees (per referral)	€75
D	Radiology - consultants' fees for professional services (per procedure)	€75

E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests.	€850 per year
F	Pre- and post-natal care (combined visits)	€500
G	STI screening	Up to €100 per year
H	Dental practitioner - 25 visits	€30
I	Physiotherapist - 25 visits	€30
J	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - 30 combined visits	€30
K	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - 30 combined visits	€30
L	Optical <ul style="list-style-type: none"> <li>• Eye test</li> <li>• Glasses/contact lenses</li> </ul>	€30 in each 24 month period €150 in each 24 month period
M	Psychologist - 12 visits	€30
N	Hearing test in each 2 year period	€40
O	Health screening - in each 24 month period, covered in accordance with our rules <ul style="list-style-type: none"> <li>• Dexa scans in an approved dexa scan centre (contact us for details) *</li> </ul>	50% cover
P	Psychotherapy and Counselling - 7 visits (see additional notes section)	€45
Q	Accident & emergency cover - 2 visits	€75
R	Child counselling - 8 visits	€30
S	Psycho-oncology counselling* - 10 visits	€50 per visit
T	Child Developmental Assessment (see additional notes section)	€250 per lifetime
U	Foetal screening (per renewal year)	€100
V	Travel vaccinations	€100 per year
W	Post natal home help, within 6 weeks of the birth	€100
X	Strength & Conditioning Coach – 3 visits	€30
Y	Emergency dental treatment	Up to €750 per accident
Z	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> <li>• Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> <li>• Dental practitioner – 25 visits</li> <li>• Physiotherapist – 25 visits (this service is available in selected clinics, contact us for details)</li> </ul>	75% €30 €30
A A	Vhi paediatric clinic*	

	<ul style="list-style-type: none"> <li>Initial Consultant consultation</li> <li>Follow up paediatric treatment and services after this consultation</li> </ul>	75% 50% of total costs
A B	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	€75
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €3,200	
	* These benefits are not subject to the annual excess or annual maximum	
	<b>Section 10</b>	
A	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	<b>Additional notes</b>	
A	<p>We will pay the benefits listed in your Table of Benefits for Psychotherapy and Counselling when the service is provided by a practitioner registered with one of the following bodies:</p> <ul style="list-style-type: none"> <li>Irish Association of Counselling and Psychotherapy (IACP)</li> <li>Psychological Society of Ireland (PSI)</li> <li>The Irish Council for Psychotherapy</li> </ul>	
B	We will pay the benefit listed in your Table of Benefits towards the cost of a child developmental assessment or neurodevelopmental assessment (for Autism Spectrum Disorder, Developmental Delay, Attention Deficit Hyperactivity Disorder, Developmental Coordination Disorder or Dyspraxia, Learning Disability, Intellectual disability, Speech Delays, Sensory Processing Disorders) for a customer who is under the age of 18 at their last renewal. The benefit is only payable where the assessment is carried out by any of the following: General Practitioner, Consultant, Psychologist, Speech and Language Therapist, Occupational therapist.	
C	Hospitals not covered on this plan - Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	
D	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 <a href="http://www.vhi.ie/midterm-planchanges.pdf">www.vhi.ie/midterm-planchanges.pdf</a> or you can contact us if you would like to discuss this option.	

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