



## HealthSteps Terms & Conditions (T&Cs) Changes Explained

In line with the Consumer Insurance Contracts Act (2019), the T&Cs changes applicable to your upcoming renewal are shown below. A benefit terms and conditions change only impacts you if the benefit is available on your plan, as outlined in your Table of Benefits.

### 1. Updated Benefit T&C's

#### **Definitions relating to Complementary and Alternative Medicine:**

We are updating the definition of a Chiropodist/Podiatrist to reflect the renaming of The Society of Chiropodists of Ireland to Podiatry Ireland. The definition now reads as follows:

##### *2) Definitions*

##### *Chiropodist/Podiatrist*

*A member of the British Chiropody & Podiatry Association, or the Institute of Chiropodists & Podiatrists (Rep. of Irl.), or the Irish Chiropodists/Podiatrists Organisation Ltd., or Podiatry Ireland*

#### **Definitions relating to Counsellor**

We are updating the definition of Counsellor to include the Irish Fertility Counsellors Association (IFCA). The definition now reads as follows:

##### *Counsellor*

*A chartered member of the Psychological Society of Ireland (PSI) or a practitioner registered with one of the following bodies; Irish Association of Counselling and Psychotherapy (IACP); The Irish Council for Psychotherapy (ICP), Irish Fertility Counsellors Association (IFCA) . It is advisable to discuss the suitability of the counselling service with a registered medical practitioner prior to commencing treatment and to satisfy yourself as to their qualifications.*

#### **Definitions relating to Psychotherapist**

We are updating the definition of Psychotherapist to include the Irish Fertility Counsellors Association (IFCA). The definition now reads as follows:

##### *Psychotherapist*

*A chartered member of the Psychological Society of Ireland (PSI) or a practitioner registered with one of the following bodies; Irish Association of Counselling and Psychotherapy (IACP); The Irish Council for Psychotherapy (ICP), Irish Fertility Counsellors Association (IFCA) . It is advisable to discuss the suitability of the counselling service with a registered medical practitioner prior to commencing treatment and to satisfy yourself as to their qualifications.*

## 2. New Benefit T&C's

### Specified Diagnostic Tests

We are introducing a new rule for Specified Diagnostic Tests to define where these tests can be carried out and the list of eligible tests that are claimable. The new rule reads as follows:

#### *N) Specified Diagnostic Tests*

*We will pay the benefit listed in Your Table of Benefits for Specified Diagnostic Tests carried out on an Out-patient basis by a GP, Consultant, Nurse or in a Medical Facility listed in the Vhi Directory of Approved Medical Facilities. Specified Diagnostic Tests are as follows;*

- *ECG (Electrocardiograph)*
- *Cardiac Stress Tests*
- *Holter Monitor*
- *Cardiac Event Monitor*
- *Blood Pressure Monitor*
- *EEG (Electroencephalogram).*

## 3. New General T&Cs

### Electronic Banking

We are introducing a new rule under section 11 to provide clarity regarding Claims Payments made by SEPA. The new rule reads as follows:

*11(g) When claims payments are made by SEPA (Single Euro Payment Area) transfer, you must ensure that the BIC and IBAN provided on your claim form or when You use Our Snap and Send Claiming System, are accurate and correct. Vhi cannot be held liable for any inaccuracies in the bank details that are provided to Us and It will be your sole responsibility to recover any misdirected funds.*

Your policy Terms & Conditions and Table of Benefits contain full details of all your cover. If you have any questions, please call us on **(056) 444 4444**.

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.