

## Table of Benefits – EnhancedCare 150 Day to Day

Applicable to new registrations or renewals on/or after 1<sup>st</sup> April, 2021.

This Table of Benefits must be read in conjunction with your Hospital 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 &amp; Additional care benefits (read in conjunction with Your Hospital List)</b>	
A	Public Hospitals	Full cover
B	Private hospitals and treatment centres (other than for specified Orthopaedic & Ophthalmic procedures referred to in Section 1c)	
	Private hospitals and treatment centres included in your plan <ul style="list-style-type: none"> <li>• Radiotherapy (day care &amp; out-patient)</li> <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 - €150 per claim</li> </ul> </li> </ul>	Full cover Full cover Semi-private rate
C	Specified Orthopaedic & Ophthalmic procedures - contact us for details of these	
	Private hospitals <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> </ul>	60% 60% Semi-private rate
D	Hospitals excluded from your plan - Blackrock Clinic & Mater Private Hospital Dublin	0%
E	Additional-care benefits <ul style="list-style-type: none"> <li>• Vhi Hospital@Home</li> <li>• Convalescence first 14 nights towards the cost of semi-private or private room accommodation</li> </ul>	Full cover €40 per night
	<b>Section 2 - Consultants' fees/GP procedures</b>	
A	In-patient treatment, day-care/side room/out-patient & GP procedures <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>	

**H** Denotes benefit changes to this plan since the last renewal date. If you have moved to or purchased this plan for the first time, benefit differences with your old plan, if applicable, are not highlighted.

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A	In-patient psychiatric treatment (including treatments for depression, stress/anxiety, psychosis, bi-polar, schizophrenia, eating disorder services, gambling rehabilitation and dedicated adolescent services)	100 days
B	Day care psychiatric treatment for approved day care programmes (including programmes for anxiety, compassion therapy, young adult, mindfulness and pathways to wellness)	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
<b>Section 4 – Fertility, Pregnancy Care &amp; Family Benefits</b>		
A	Vhi Fertility Support 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> <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>€100</p> <p>€100</p> <p>€1,000 per lifetime</p> <p>€125 per lifetime</p> <p>50% up to €1,000 per treatment</p> <p>50% up to €1,000 per treatment</p> <p>€500 per lifetime</p> <p>50% up to €500 per treatment</p> <p>€50 per session</p> <p>Refer Section 10</p>
B	<p>Maternity hospital charges</p> <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> </ul> <p>Caesarean delivery (as per hospital benefits listed)</p> <p>Home birth benefit</p>	<p>Full cover</p> <p>Refer Section 1</p> <p>€2,500</p>
C	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
D	<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>	<p>€600</p> <p>€300</p>
E	<p>Maternity &amp; Baby Bundle</p> <ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> </ul>	75% cover up

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	<ul style="list-style-type: none"> <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>	to a combined limit of €500 and no excess
F	<p>Additional Maternity &amp; Baby Benefits</p> <ul style="list-style-type: none"> <li>• Foetal screening (per renewal year)</li> <li>• Paediatrician benefit</li> <li>• Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime</li> <li>• Female and male mental health counselling - 10 sessions</li> <li>• New parents food pack - 10 nutritional dinners delivered to your door</li> <li>• Paediatric first aid course</li> <li>• Pre- and post-natal care (combined visits)</li> </ul>	<p>€100 €60 €60 per inoculation €60 per session Full cover €60 €250 No excess applies to this section</p>
G	<p>Family Benefits</p> <ul style="list-style-type: none"> <li>• Child home nursing - 28 days per calendar year</li> <li>• Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital</li> </ul>	<p>€100 per day €100 per day</p>
<b>Section 5 - Cancer care and other benefits</b>		
A	Cancer care hospital charges (no excess applies to certain cancer treatments)	Refer Section 1
B	<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>
C	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
D	Cancer care support – one night's accommodation for each treatment	€100 per night
E	Manual lymph drainage - 10 visits	€50 per visit
F	Clinical psychology counselling for oncology treatment (psycho oncology counselling) - 10 visits	Refer section 10
G	Additional cancer support benefits	

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	<ul style="list-style-type: none"> <li>Wig/ hairpiece, 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
H	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances)	50% per year – Max €1,000
	<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
D	Dexa screening scans, in an approved dexa scan centre (covered in accordance with our rules, contact us for details)	50%
	<b>Section 9 – Consultant &amp; diagnostics benefits</b>	
A	Consultant visits	€60
B	X-rays & Scans <ul style="list-style-type: none"> <li>X-rays &amp; Scans - in an approved centre</li> <li>X-rays &amp; Scans - reporting and interpreting results (consultant fee)</li> </ul>	€40 €60
C	Blood Tests <ul style="list-style-type: none"> <li>Blood Tests - in an approved centre</li> <li>Blood Tests - reporting and interpreting results (consultant fee)</li> </ul>	€40 €60
	The annual excess payable by the member – per member, per year is €100	
	The annual maximum for section 9 and section 10 combined - per member, per year is €1,000	
	<b>Section 10 – Day-to-day benefits</b>	
A	General practitioner – 6 visits	€25

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B	Dental practitioner – 6 visits	€25
C	Physiotherapist – 6 visits	€25
D	Practice nurse visit – 6 visits	€25
E	Chiropractor / Occupational Therapist / Chiropodist / Podiatrist / Orthoptist / Dietician / Nutritionist / Osteopath / Physical Therapist / Acupuncture / Reflexologist / Strength & conditioning coach visit / Speech therapy – 6 combined visits	€25
F	Travel vaccinations – up to 3 vaccines	€25 per vaccine
G	Optical <ul style="list-style-type: none"> <li>• Eye test</li> <li>• Glasses/contact lenses</li> </ul>	€30 in each 24 month period €70 in each 24 month period
H	Other benefits: <ul style="list-style-type: none"> <li>• Clinical psychology counselling for oncology treatment (psycho oncology counselling)* – 10 visits</li> <li>• Accident &amp; emergency cover – 1 visit</li> <li>• STI Screening</li> </ul>	€50 per visit  €75 Up to €50 per year
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum for section 9 and section 10 combined - per member, per year is €1,000	
	* These benefits are not subject to the annual excess or annual maximum	
	<b>Section 11 - Vhi Clinical Services</b>	
A	Vhi SwiftCare benefit – unlimited visits (minor injury clinic), subject to an excess of €75	Full cover
B	Vhi SwiftCare appointment services <ul style="list-style-type: none"> <li>• Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine) – 3 visits</li> </ul>	50%
C	Vhi Paediatric Clinic, subject to an excess of €75 <ul style="list-style-type: none"> <li>• Initial consultant consultation</li> <li>• Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	Full cover Full cover
D	Vhi HealthCheck@Home – in each 24 month period, covered in accordance with our rules (contact us for details), subject to an excess of €75	Full cover
E	Vhi Online Doctor – 6 visits (available through the Vhi App)	Full cover
	<b>Additional notes</b>	
A	This plan does not provide cover for all hospitals, for details of the hospitals covered please log on to Vhi.ie or phone us on (056) 444 4444	

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B	If you are admitted for a Fixed Price Procedure (FPP), under Section 1B this plan provides full cover for all accommodation types including private accommodation and under Section 1C this plan provides 60% cover for all accommodation types including private accommodation.	
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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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