

## Table of Benefits – One Plan Access Plus

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<sup>H</sup></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 (day care &amp; out-patient)</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 - €150 per claim</li> <li>- In-patient admissions - €150 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) <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private accommodation</li> <li>• Private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> </ul>	50% 35% 25% 50%
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               <ul style="list-style-type: none"> <li>- Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>- Hermitage Medical Clinic, Beacon Hospital &amp; Galway Clinic</li> </ul> </li> <li>• Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy &amp; Chemotherapy, refer to Section 1B)               <ul style="list-style-type: none"> <li>- Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>- Hermitage Medical Clinic, Beacon Hospital &amp; Galway Clinic</li> </ul> </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 - €150 per claim</li> </ul> </li> </ul>	50% 75% 50% 75% 0%

<sup>H</sup> 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.

One Plan Access Plus

	- In-patient admissions - €150 per claim	
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 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
	Private 4 hospitals <ul style="list-style-type: none"> <li>Day care &amp; side room</li> <li>Semi-private accommodation</li> <li>Private accommodation</li> </ul>	50% 35% 25%
	When carried out as a Fixed Price Procedure (contact us for details) <ul style="list-style-type: none"> <li>Private 3 hospitals</li> <li>Private 4 hospitals</li> </ul>	60% 50%
<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 - Psychiatric 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
<b>Section 4 - Maternity</b>		
A	Normal confinement <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> Home birth benefit	Full cover Refer Section 1 €2,275
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
<b>Section 5</b>		
A	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€45 per night

One Plan Access Plus

B	Cancer care support - one night's accommodation up to €100, for each treatment	€1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances (contact us for details of eligible appliances) <b>H</b>	50% per year – Max €1,000
D	Vhi Hospital@Home	Full cover
E	Child home nursing - 14 days per calendar year	€100 per day
F	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€40 per day
<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>H</b></b>		
A	Consultant consultation	€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
D	Pre- and post-natal care (combined visits)	€385
E	Vhi Online Doctor – 6 visits (available through the Vhi App)*	Full cover
F	Vhi SwiftCare minor injury clinic*	

## One Plan Access Plus

	<ul style="list-style-type: none"> <li>● Initial consultation (unlimited visits) (subject to an excess of €50 per visit)</li> <li>● Follow-up treatment package after this consultation for x-rays, tests &amp; medical aids (maximum you will pay is €150 for this follow-up treatment)</li> </ul>	100% 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> <li>● Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> </ul>	50%
G	Vhi paediatric clinic* <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>	50% 50% of total costs
	The annual excess payable by the member – per member, per year is €100	
	The annual maximum – per member, per year is €850	
	* These benefits are not subject to the annual excess or annual maximum	

Notwithstanding the benefit limits shown in Section 1A & 1B, Northern Ireland Hospitals listed in the Directory of Hospitals are subject to an excess of €63.49 per day.

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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