



## Parents & Kids Excess Plan

Vhi Healthcare has a range of hospital plans which provide full cover for hospital treatment. This leaflet explains the main benefits of **Parents & Kids Excess Plan**. This plan is most suitable for families with children under 18 years, who wish to ensure that they have great hospital cover nationwide, and has some enhanced areas of cover & pricing most beneficial to families.

### Parents & Kids Excess Plan hospital cover includes:

- Direct payment to hospitals
- Access to over 2,100 consultants

Public hospitals	
Private room	Full cover
Private hospitals* - incl. Galway Clinic, Hermitage Medical Clinic & Beacon Hospital	
Day-care, Side room & Semi-private room	Full cover - €75 excess per claim
Private room	Semi-private room rate - €75 excess per claim
* Excludes Blackrock Clinic & Mater Private Hospital	
Blackrock Clinic & Mater Private Hospital	
Day-care & Side room	Full cover - €75 excess per claim
Semi-private room	55% cover - €75 excess per claim
Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Medical Clinic & Mater Private Hospital	
Major cardiac procedures	90% cover - €75 excess per claim
A list of specialised procedures	90% cover - €75 excess per claim

Please note that the €75 excess does NOT apply to maternity or certain cancer claims in private hospitals

### Stress-related cover

- 180 days cover for stress related and psychiatric hospital care (including cover for eating disorders such as bulimia and anorexia)
- 91 days in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period
- Out-patient stress related care in Dean Clinic with mental health therapy at €20 per visit, up to a maximum of 12 visits per member per year – subject to an annual out-patient excess of €300 per member per year

### Maternity cover

Public maternity hospital	Private accommodation	Full cover – 3 days
Private maternity hospital	Accommodation & hospital charges	Up to €4,000
Home births	Medical expenses incurred	Up to €4,000
Post-natal homecare	Up to €1,200 for the 1st night's stay and €600 for the 2nd night	

### Child cover

Child home nursing	Up to €100 per day, up to a maximum of 28 days
Parent accompanying child	Up to €100 per day, up to a maximum of 14 days (in excess of 3 days in hospital)
Vhi SwiftCare Clinics benefit	Up to €75 per visit up to a maximum of 2 visits per child per year
Pregnancy support service	Yes

- 4th and subsequent children are free
- Free cover for new born babies until the next renewal

## Recuperation care

- Convalescent care of €51 per night for up to 14 nights per claim
- Cancer care support benefit of up to €100 for one night's accommodation for each treatment, to a maximum of €1,500 per calendar year

## Cover outside Ireland - while on holidays abroad for less than 180 days

- Cover for emergency treatment abroad of up to €65,000
- Elective treatment abroad – surgical procedures already available in Ireland and treatment not available in Ireland, subject to prior approval – up to €65,000
- Access to a 24 hour medical phone service with an English speaking medical expert
- Help to find a local GP, hospital or clinic

## Vhi HomeCare

- Vhi HomeCare provides intravenous antibiotics in the comfort and safety of the home

## Day-to-day cover for medical expenses

**Parents & Kids Excess Plan** is a 'hospital' plan and is designed to provide comprehensive cover for treatment and accommodation while in hospital. It provides some limited cover for day-to-day medical expenses, subject to an annual excess per member. Please see below for details of this cover.

Eligible expenses	Eligible expense amounts
GP visits	Up to €13 per visit per member
Consultant consultations	Up to €39 per visit per member
Pathology – consultants' fees	Up to €20 per referral in an approved out-patient centre
Radiology – consultants' fees	Up to €60 per procedure
Pathology/radiology or other diagnostic tests	Up to 50% of agreed charges up to €500 per member per year
Physiotherapist visits	Up to €13 per visit per member
Pre- & post-natal care	Up to €300 in the year of the birth
Alternative <sup>1</sup> practitioners	Up to €13 per visit, maximum of 12 combined visits per year
Complementary <sup>2</sup> practitioners	Up to €13 per visit, maximum of 12 combined visits per year
A&E levy	Up to €13 per episode of care
Paediatrician benefit	Up to €39 for 1 visit in the year of the birth
Child counselling	Up to €13 per visit, maximum of 8 visits per child per year
Annual excess*	€300 per member per year
Annual maximum	€3,200 per member per year

<sup>1</sup> includes acupuncturists, chiropractors, osteopaths, physical therapists, reflexologists' visits

<sup>2</sup> includes chiropodists/podiatrists, dieticians, occupational therapists, speech therapists, clinical psychologists' visits

\* Excess is the amount you pay before any benefit is payable.

## NurseLine 24/7

**NurseLine 24/7** is a confidential telephone support service staffed by qualified nurses who supply information on a wide range of medical conditions and queries.

**NurseLine 24/7** is available 24 hours a day, 7 days a week and is exclusive to Vhi Healthcare members. Make sure you have your membership number to hand!

Cost	Adult (monthly)	Child (monthly)	Student (monthly)
Parents & Kids Excess Plan	€68.65	€15.98	€24.83

Vhi Healthcare members do not pay surcharges on any instalment payments. The price remains the same whether you pay monthly or yearly. All prices quoted are monthly rates net of tax relief.

Child rates apply to children under 18 years of age and student rates apply to students in full time education up to 21 years of age.

For more details, please phone us on **CallSave 1850 211 558** or log onto **www.vhi.ie**