



Plan B Excess

Vhi Healthcare has a range of hospital plans, A-E and A-B Option which provide full cover for hospital treatment. This leaflet explains the main benefits of **Plan B Excess**.

Plan B Excess 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

Note: the €75 excess is applicable to all private hospital claims, however, it is not applicable for maternity and certain cancer treatments.

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 out-patient excess of €300 per member per year

Mother & child cover

Public maternity hospital	Private accommodation	Full cover – 3 days
Private maternity hospital	Accommodation & hospital charges	Up to €3,150
Home births	Medical expenses incurred	Up to €3,150
Pre- & post-natal - GP, consultant or midwife	Up to €255 in the year of the birth (subject to out-patient excess)	
Child home nursing	Up to €100 per day, up to a maximum of 14 days	
Parent accompanying child	Up to €560	
Pregnancy support service	Yes	

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

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

Vhi HomeCare

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

Day-to-day cover for medical expenses

Plan B Excess 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.

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/Student (monthly)
Plan B Excess	€68.65	€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 group rates net of tax relief. Child rates apply to children under 18 years of age and 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**