

Plan P

Your cover explained

If you have to stay overnight in a public hospital, you will be charged €75 per night up to a maximum of €750 in any 12-month period. Your Plan P covers you for this hospital charge.

Plan A / Plan A Option

The next step in our range of Vhi Healthcare hospital insurance plans is Plan A / A Option. Plans A / A Option provide you with cover for medically necessary treatment in semi-private accommodation in Public hospitals. With Plan A / A Option, you are fully covered for all the medical costs associated with your hospital stay, including your in-patient consultants' fees. Treatment may be provided in hospital or on a day-care basis. (Day-care means that no overnight stay in hospital is required.)

When you join any of the Plans A-E or A-C Option, you are covered immediately for accidents which occur after your date of joining. For illnesses which occur after you join, the following waiting periods apply before you are eligible for benefit:

Your age on joining	Waiting period
Under 55 years	26 weeks
55 to 64 years	52 weeks
65 or over	104 weeks
For maternity/pregnancy benefits	52 weeks

Illnesses you have before joining are subject to the following minimum periods:

Your age on joining	Minimum period
Under 55 years	5 years
55 to 59 years	7 years
60 or over	10 years

For information on plans from Vhi Healthcare

Mr Mrs Miss Ms First Name: _____ Surname: _____

Address: _____

Date of Birth: _____ Email: _____

Telephone Number Home: _____ Telephone Number Work: _____

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Tax relief at source

Since April 2001, the tax relief on your Vhi Healthcare premium is deducted at source. This means that instead of having to claim your tax relief at the end of the tax year, you simply pay your premium to Vhi Healthcare, net of the standard rate of income tax.

Price increase

Unfortunately, the costs of hospital services continue to rise rapidly, due to increasing wage costs, increased demand and the introduction of new and better treatments. As a result, the cost of your Plan P has now risen to €1.38* per week for an adult member on group rates. This means that your annual premium, which covers you for the full annual public hospital charge of €750, remains less than the public hospital charge for a single night's stay in hospital.

*Based on group rates net of tax relief.

Paying your subscription

You may pay your premium monthly by direct debit at no extra cost. Alternatively, you may pay your premium direct to Vhi Healthcare annually by cash, cheque or Credit Card.

If you would like further information on the Vhi Healthcare plans, simply complete and return the attached coupon.

Vhi Healthcare Plan	Type of hospital	Type of hospital accommodation
Plan A & Plan A Option	Public hospital	Semi-private room
Plan B & Plan B Option	Public hospital Private hospital (excluding the Blackrock Clinic and the Mater Private Hospital)	Private room Semi-private room
Plan B Excess	Public hospital Private hospital (excluding the Blackrock Clinic and the Mater Private Hospital)	Private room Semi-private room (€75 excess)
Plan C & Plan C Option	Public hospital Private hospital (excluding the Blackrock Clinic and the Mater Private Hospital)	Private room Private room

Note: A public room has 6 or more beds. A semi-private room has between 2 & 5 beds. A private room has 1 bed.

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Freepost

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No
Stamp
required

