



## Table of Benefits – Family Plan Level 1

Applicable to new registrations or renewals on/or after 1<sup>st</sup> May, 2010.

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	<b>Benefit Provision</b>	<b>Benefit Limit</b>
	<b>Section 1 - Hospital charges in participating hospitals</b>	<b>% of hospital charges</b>
<b>A</b>	<b>Public hospitals</b>	
	Day care & side room	Full cover
	Semi-private accommodation	Full cover
	Private accommodation	Full cover
<b>B</b>	<b>Private hospitals and treatment centres </b>	
	<b>Group 1</b> (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	60%
	Semi-private accommodation	50%
	Private accommodation	50% Semi-private rate 50% of technical charges
	Radiotherapy (day care & out-patient)	60%
	Hospital excess (per claim - except maternity & certain cancer treatments)	Nil
	<b>Group 2</b> (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	0%
	Semi-private accommodation	0%
	Private accommodation	0%
	Radiotherapy (day care & out-patient)	0%
	Hospital excess (per claim - except maternity & certain cancer treatments)	Nil
<b>C</b>	<b>Certain investigations and treatments</b> – herein referred to as Fixed Price Procedures (FPPs) (contact us if you have a question as to whether a procedure falls within this category)	
	Blackrock Clinic, Mater Private Hospital, Beacon Hospital, Hermitage Medical Clinic & Galway Clinic	0%
	Hospital excess (per claim)	Nil
	<b>Section 2 - Consultants' fees/GP procedures</b>	
<b>A</b>	<b>In-patient treatment, Day-care procedures, Side room procedures &amp; Out-patient procedures</b>	
	Participating consultant As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	Refer to rule 6(b)

 Denotes benefit changes

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	Non-participating consultant As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	Refer to rule 6(b)
<b>B</b>	<b>GP procedures</b>	
	Participating GP As set out in the Schedule of Benefits for General Practitioners	Full cover
	Non-participating GP As set out in the Schedule of Benefits for General Practitioners	Standard benefit
	<b>Section 3 – Psychiatric cover</b>	
<b>A</b>	<b>In-patient psychiatric cover</b>	
	100 days – in accordance with level of cover in admitting hospital	Refer to Section 1
<b>B</b>	<b>Day care psychiatric treatment</b>	
	Day care psychiatric treatment for approved day care programmes	Please contact us for further details
<b>C</b>	<b>In-patient treatment for alcoholism, drug or other substance abuse</b>	
	91 in-patient days in any 5 year period, in accordance with level of cover in admitting hospital	Refer to Section 1
<b>D</b>	<b>Out-patient mental health treatment</b>	
	<ul style="list-style-type: none"> <li>• Mental health assessment in every 2 year period, in an approved out-patient mental health centre</li> <li>• Mental health therapy, maximum of 7 visits per member per year, in an approved out-patient mental health centre</li> </ul>	Up to €100 per member Up to €25 per visit
	<b>Section 4 - Maternity</b>	
<b>A</b>	<b>Hospital charges</b>	
	Normal confinement <ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> <li>• Private hospital benefit (up to 3 days)</li> </ul>	Full cover Up to €3,400
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
<b>B</b>	<b>Consultants' fees</b>	
	Normal delivery fee (part payment)	Per Schedule of Benefits for Professional Fees
	Caesarean delivery fee (part payment)	Per Schedule of Benefits for Professional Fees
	We also pay benefits towards <ul style="list-style-type: none"> <li>• the anaesthetist's fee for giving an epidural;</li> <li>• consultants' fees for in-patient pathology tests; and</li> <li>• a paediatric consultation</li> </ul>	Per Schedule of Benefits for Professional Fees
<b>C</b>	<b>Home births</b>	

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	Medical expenses up to 3 days following the birth	Up to €3,400
<b>D</b>	<b>Post-natal home nursing</b>	
	<ul style="list-style-type: none"> <li>Following 1 nights stay</li> <li>Following 2 nights stay</li> </ul>	<p>€1,200 €600</p>
	<b>Section 5</b>	
<b>A</b>	<b>Convalescent care</b>	
	For the first 14 nights only in single room accommodation	Up to €30 per night
<b>B</b>	<b>Cancer care support</b>	
	One night's accommodation up to €100, for each treatment	Up to €1,500 per calendar year
<b>C</b>	<b>Vhi Healthcare approved medical and surgical appliances</b>	
	Subject to an excess of €300 per member per year - contact us to find out whether a particular appliance is eligible for benefit	Up to €6,500 per member per year
	<b>Section 6 – Transport costs</b>	
<b>A</b>	<b>Ambulance costs</b>	Refer to rule 6 (q)
<b>B</b>	<b>Taxi costs</b>	Refer to rule 6 (q)
	<b>Section 7 – Cover outside Ireland</b>	
<b>A</b>	<b>Treatment outside Ireland</b>	
	Emergency treatment abroad	Up to €100,000
	Elective treatment abroad <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> * Subject to prior approval and satisfaction in full of specified criteria	<p>*Up to €100,000 *Up to €100,000</p>
	<b>Section 8</b>	
<b>A</b>	<b>In-patient MRI scans</b>	
	<ul style="list-style-type: none"> <li>MRI charges – in accordance with the level of cover in the admitting hospital (Refer to the Directory of approved MRI Centres)</li> </ul>	Refer Section 1
<b>B</b>	<b>Out-patient MRI scans</b>	
	<ul style="list-style-type: none"> <li>Category 1 - approved MRI centres</li> <li>Category 2 - approved MRI centres (subject to an excess of €125 per scan)</li> </ul>	Full cover Agreed MRI charges & Consultant's fees
<b>C</b>	<b>Out-patient CT scans</b>	
	<ul style="list-style-type: none"> <li>Advanced Radiology Centre (subject to GP or consultant referral)</li> </ul>	Full cover
	<ul style="list-style-type: none"> <li>Approved out-patient centres</li> </ul>	Refer Section 9e
<b>D</b>	<b>PET-CT scans</b>	Refer to rule 6 (aa)

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	<b>Section 9 - Day-to-day medical expenses</b>	
<b>A</b>	<b>General practitioner visits</b> 	
	Up to 7 visits per member per year	Up to €25 per visit
<b>B</b>	<b>Consultant consultations</b> 	
	Up to 7 visits per member per year	Up to €60 per visit
<b>C</b>	<b>Pathology - consultants' fees</b>	
	In an approved out-patient centre	Up to €60 per referral
<b>D</b>	<b>Radiology – consultants' fees for professional services</b>	
	Per procedure	Up to €60
<b>E</b>	<b>Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI &amp; CT benefits)</b> 	
	Up to 50% of agreed charges in an approved out-patient centre	Up to €300 per member per year
<b>F</b>	<b>Pre- and post-natal care</b> 	
	In the year of the birth	Up to €300
<b>G</b>	<b>Dental practitioner visits</b> 	
	Up to 7 visits per member per year	Up to €25 per visit
<b>H</b>	<b>Physiotherapist visits</b> 	
	Up to 7 visits per member per year	Up to €25 per visit
<b>I</b>	<b>Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists visits</b> 	
	Up to 7 combined visits per member per year	Up to €25 per visit
<b>J</b>	<b>Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists visits</b> 	
	Up to 7 combined visits per member per year	Up to €25 per visit
<b>K</b>	<b>Optical – eye tests and glasses/contact lenses</b> 	
	Up to 75% of charges in each 2 year period	Up to €55 per member
<b>L</b>	<b>Hearing test</b> 	
	In each 2 year period	Up to €25 per member

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<b>M</b>	<b>Vhi screening * H</b>	
	<b>Cardiovascular risk assessment &amp; Type 2 Diabetes screening</b>	
	In each 2 year period in a Vhi Screening Centre (contact us for details)	Up to €100
	<b>Colon cancer screening</b>	
	In each 2 year period in a Vhi Screening Centre (contact us for details)	Full cover
<b>N</b>	<b>Accident &amp; emergency cover</b>	
	Up to 2 visits per member per year	Up to €75 per visit
<b>O</b>	<b>Clinical psychologist H</b>	
	Up to 7 visits per member per year	Up to €25 per visit
<b>P</b>	<b>Vhi SwiftCare benefit *</b>	
	Up to 5 visits per member per year	Up to €75 per visit
	<b>Annual maximum</b> - per member per year	€3,200
	<b>Section 10 - LifeStage benefits</b>	
<b>A</b>	<b>Child counselling H</b>	
	Up to 7 visits per child per year	Up to €25 per visit
<b>B</b>	<b>Child home nursing*</b>	
	Up to 28 days per calendar year	Up to €100 per day
<b>C</b>	<b>Parent accompanying child*</b>	
	Up to 14 days per child per calendar year following a stay in excess of 3 days in hospital	Up to €100 per day
<b>D</b>	<b>Paediatrician benefit H</b>	
	Up to 1 visit in the year of the birth	Up to €60
<b>E</b>	<b>Baby massage classes</b>	
	In the year of the birth	Up to €100 per child
	<b>Annual Excess</b> - per member per year, for Section 9 and Section 10 combined H	€25
	* These benefits are not subject to the combined annual excess or annual maximum	

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