

## Table of Benefits – First Plan Starter

Applicable to new registrations or renewals on/or after 1<sup>st</sup> February, 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	100% semi-private rate
<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	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>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)
	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	

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	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	0%
<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>Section 4 - Maternity</b>	
<b>A</b>	<b>Hospital charges</b>	
	Normal confinement <ul style="list-style-type: none"> <li>• Public hospital benefit</li> <li>• Private hospital benefit</li> </ul>	€381 0%
	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>	
	Medical expenses up to 3 days following the birth	0%
<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>	0% 0%
	<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

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<b>B</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 €1,000 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 €65,000
	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	*Up to €65,000 *Up to €65,000
	<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 9d
<b>D</b>	<b>PET-CT scans</b>	Refer to rule 6 (aa)
	<b>Section 9 - Day-to-day medical expenses</b>	
<b>A</b>	<b>Consultant consultations</b>	
	Up to 1 visit per member per year	Up to €60
<b>B</b>	<b>Pathology - consultants' fees</b>	
	In an approved out-patient centre	Up to €60 per referral
<b>C</b>	<b>Radiology – consultants' fees for professional services</b>	
	Per procedure	Up to €60
<b>D</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

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<b>Annual excess</b> - per member per year	€250
<b>Annual maximum</b> - per member per year	€1,000

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