

Table of Benefits – Teachers’ Plan

Applicable to new registrations or renewals on/or after 1st April, 2010.

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	Benefit Provision	Benefit Limit
	Section 1 - Hospital charges in participating hospitals	% of hospital charges
A	Public hospitals	
	Day care & side room	Full cover
	Semi-private accommodation	Full cover
	Private accommodation	Full cover
B	Private hospitals and treatment centres	
	Group 1 (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	Full cover
	Private accommodation	Semi-private rate, 100% of technical charges
	Radiotherapy (day care & out-patient)	Full cover
	Group 2 (other than for certain investigations & treatments referred to in Section 1c)	
	Day care & side room	Full cover
	Semi-private accommodation	50%
	Private accommodation	50% semi-private rate
	Radiotherapy (day care & out-patient)	Full cover
C	Certain investigations and treatments – 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 – cardiac FPPs	Full cover
	Blackrock Clinic, Mater Private Hospital, Beacon Hospital, Hermitage Medical Clinic & Galway Clinic – non cardiac FPPs	90%
	Section 2 - Consultants’ fees/GP procedures	
A	In-patient treatment, Day-care procedures, Side room procedures & Out-patient procedures	
	Participating consultant As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	Refer to Rule 6b
	Non-participating consultant As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	Refer to Rule 6b
B	GP procedures	
	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
	Section 3 – Psychiatric cover	
A	In-patient psychiatric cover	
	180 days – in accordance with level of cover in admitting hospital.	Refer to Section 1
B	Day care psychiatric treatment	
	Day care psychiatric treatment for approved day care programmes	Please contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse	
	91 in-patient days in any 5 year period, in accordance with level of cover in admitting hospital	Refer to Section 1
D	Out-patient mental health treatment	
	<ul style="list-style-type: none"> Mental health assessment in every 2 year period, in an approved out-patient mental health centre Mental health therapy, maximum of 12 visits per member per year, in an approved out-patient mental health centre 	Up to €100 per member Up to €30 per visit
	Section 4 - Maternity	
A	Hospital charges	
	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Private hospital benefit (up to 3 days) 	Full cover Up to €4,000
	Caesarean delivery (as per hospital benefits listed)	Refer Section 1
B	Consultants' fees	
	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"> the anaesthetist's fee for giving an epidural; consultants' fees for in-patient pathology tests; and a paediatric consultation 	Per Schedule of Benefits for Professional Fees
C	Home births	
	Medical expenses up to 3 days following the birth	Up to €4,000
D	Post-natal home nursing	
	<ul style="list-style-type: none"> Following 1 nights stay 	€1,200

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	<ul style="list-style-type: none"> Following 2 nights stay 	€600
Section 5		
A	Convalescent care	
	For the first 16 nights only in single room accommodation	Up to €30 per night
B	Cancer care support	
	One night's accommodation up to €100, for each treatment	Up to €1,500 per calendar year
C	Vhi Healthcare approved medical and surgical appliances	
	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 €3,200 per member per year
Section 6 – Transport costs		
A	Ambulance costs	Refer to rule 6 (q)
B	Taxi costs	Refer to rule 6 (q)
Section 7 – Cover outside Ireland		
A	Treatment outside Ireland	
	Emergency treatment abroad	Up to €100,000
	Elective treatment abroad <ul style="list-style-type: none"> Surgical procedures available in Ireland (as per level of cover in Ireland) Treatment not available in Ireland * Subject to prior approval and satisfaction in full of specified criteria	*Up to €100,000 *Up to €100,000
Section 8		
A	In-patient MRI scans	
	<ul style="list-style-type: none"> MRI charges – in accordance with the level of cover in the admitting hospital (Refer to the Directory of approved MRI Centres) 	Refer Section 1
B	Out-patient MRI scans	
	<ul style="list-style-type: none"> Category 1 - approved MRI centres Category 2 - approved MRI centres (subject to an excess of €125 per scan) 	Full cover Agreed MRI charges & Consultant's fees
C	Out-patient CT scans	
	<ul style="list-style-type: none"> Advanced Radiology Centre (subject to GP or consultant referral) Approved out-patient centres 	Full cover Refer Section 9d
D	PET-CT scans	Refer to rule 6(aa)
Section 9 - Day-to-day medical expenses		
A	Consultant consultations	
	Per member per year	Up to €60 per visit

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B	Pathology - consultants' fees	
	In an approved out-patient centre	Up to €60 per referral
C	Radiology – consultants' fees for professional services	
	Per procedure	Up to €60
D	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI & CT benefits)	
	Up to 50% of agreed charges in an approved out-patient centre	Up to €500 per member per year
E	Pre- and post-natal care	
	In the year of the birth	Up to €400
F	Accident & emergency cover	
	Up to 2 visits per member per year	Up to €75 per visit
G	Vhi screening *	
	Cardiovascular risk assessment & Type 2 Diabetes screening	
	In each 2 year period in a Vhi Screening Centre (contact us for details)	Up to €100
	Colon cancer screening (this benefit will be available from 1 st May 2010)	
	In each 2 year period in a Vhi Screening Centre (contact us for details)	Full cover
H	Voice coaching	
	Up to 5 visits per member per year	Up to €30 per visit
	Annual maximum - per member per year	€3,200
	Section 10 - LifeStage benefits	
A	Child counselling	
	Up to 8 visits per child per year	Up to €30 per visit
B	Child home nursing*	
	Up to 14 days per calendar year	Up to €100 per day
C	Parent accompanying child*	
	Up to 14 days per child per calendar year following a stay in excess of 3 days in hospital	Up to €40 per day
D	Paediatrician benefit	
	Up to 1 visit in the year of the birth	Up to €60
E	Baby massage classes	
	In the year of the birth	Up to €100 per child

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F	Antenatal course	
	In the year of the birth	Up to €75
G	Breastfeeding consultations	
	Up to a maximum of 2 visits in the year of the birth.	Up to €30 per visit
H	Travel vaccinations	
	Per member per year	Up to €60
I	Vhi SwiftCare benefit *	
	Up to 2 visits per member per year	Up to €75 per visit
	Annual Excess – per member per year, for Section 9 and Section 10 combined	€125
	* These benefits are not subject to the combined annual excess or annual maximum	

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