

Your plan

Your Vhi Healthcare plan gives you access to cutting-edge medical treatments, health screenings and protection against the high medical costs of private care. To keep premiums down, you pay the first €75 towards most private hospital claims. To find out which hospitals and treatment centres are covered on your plan, please refer to the directories of approved facilities which are available at Vhi.ie/downloads or contact us.

Hospital cover

Public hospitals		
Day care, side room, semi-private & private room	Full cover	
Private hospitals (excludes Blackrock Clinic & Mater Private Hospital, Dublin)		
Day care, side room & semi-private room	Full cover	(€75 excess per claim)
Private room	Semi-private room rate	(€75 excess per claim)
Specified orthopaedic & ophthalmic procedures (excluding private accommodation)	80% cover	(€75 excess per claim)
Blackrock Clinic & Mater Private Hospital, Dublin		
Day care & side room	Full cover	(€75 excess per claim)
Semi-private room	45% cover	(€75 excess per claim)
Private room	35% cover	(€75 excess per claim)
Specified orthopaedic & ophthalmic procedures (day care & side room)	80% cover	(€75 excess per claim)
Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Medical Clinic & Mater Private Hospital, Dublin		
Day care & in-patient Level 1 cardiac procedures	Full cover	(€75 excess per claim)
Day care & in-patient Level 1 non-cardiac procedures (other than Radiotherapy & Chemotherapy)	Full cover	(€75 excess per claim)
Specified orthopaedic & ophthalmic fixed price procedures	80% cover	(€75 excess per claim)

> Access to over 2,800 consultants

Vhi Fertility benefits

Vhi Fertility Programme*	
Initial consultation	€100
Fertility tests	€100
Egg freezing	€1,000 per lifetime
Sperm freezing	€125 per lifetime
IUI – 2 treatments per lifetime	50% up to €1,000 per treatment
IVF or ICSI – 2 treatments per lifetime	50% up to €1,000 per treatment
Preimplantation Genetic Testing (PGT)	€500 per lifetime
Frozen Embryo Transfer – up to 2 treatments per lifetime	50% up to €500 per treatment
Fertility counselling	5 sessions per treatment, €50 per session
Fertility support services	Acupuncturist & Dietician benefit listed in the Day to Day table

* Benefit towards the cost of specified fertility tests and treatments when carried out in a Vhi participating fertility treatment centre

Maternity & Baby bundle

Maternity & Baby	
Yoga & Pilates classes during the pregnancy	75% of charges, up to €500
1 maternity scan (choose from 2D, 3D or 4D scan)	
Breast-feeding consultations	
Baby massage & Baby swim classes	
Ante-natal day course	
Pre & post-natal visits (GP/consultant/midwife) ¹	€350
Public maternity hospitals	3 days – full cover
Paediatrician benefit	1 visit in the year of the birth 50% cover

- **One to One Midwife** – register for this service on **1850 247 724** and one of our midwives will phone throughout your pregnancy to see if you, or your partner, have any questions or concerns.
- **Second Opinion for Kids** service offers you a medical second opinion for your child. For more details phone **1850 247 724**.

Additional benefits

- Unique genetic testing cover which helps determine if you are at risk of developing breast, ovarian or colorectal cancer and to ensure any treatment is right for you.
- Cancer care support benefit of up to €100 per night for one night's accommodation for each treatment
- Manual Lymph Drainage – up to €50 per visit, up to 10 visits
- As a Vhi customer you can avail of the following exclusive Vhi SwiftCare benefits:
 - Unlimited consultation visits - 100% cover (you pay an excess of €50 per visit)
 - Follow up treatment package after this consultation for x-rays, tests and medical aids. We pay 50% of the total cost and the maximum you will pay is €100
- Full cover for Vhi Hospital@Home with prior approval
- Health screening benefits – in each 24 month period:
 - Lifestage screening of up to €185 per screen, in a Vhi Medical Centre
 - DEXA scans covered for up to 50% cover, in an approved centre
 - Full cover for mammograms screening, in an approved centre

Staying healthy

- Cover for in-patient mental health treatment for up to 100 days (*includes cover for treatment of eating disorders such as bulimia and anorexia*)
- 91 days in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period
- Child counselling benefit of €25 per visit, to a maximum of 7 visits, per child, per year¹
- Mental health therapy sessions - €75 per visit, to a maximum of 12 visits, per member, per year in an approved centre.

Travelling abroad

- €60 towards travel vaccinations per member per year¹
- When travelling abroad for 180 days or less, you have the comfort of knowing that we will provide up to €100,000 for treatment of medical emergencies which may arise

Day-to-day cover for medical expenses¹

Medical expenses	Benefit (up to) – per visit, per member, per year
GP visits	50% – unlimited visits
Physiotherapy	€25 – 7 visits
Consultant consultation	50% – unlimited visits
A&E levy	€75 – 2 visits
Alternative therapies ²	50% – unlimited visits
Complementary therapies ³	50% – unlimited visits
Consultant pathologist	50% – unlimited visits
Consultant radiologist	50% – unlimited visits
Pathology/radiology & other diagnostic tests	50% of agreed charges, up to €850 per year
Clinical psychologist	€25 – 7 visits
Dental practitioner	€25 – 7 visits
Eye test	€30 in each 24 month period
Optical – glasses/contact lenses	75% of charges up to €90 in each 24 month period

¹An annual day-to-day excess of €1 applies to each person's total claim. This means we will pay eligible benefits up to €3,200 less the excess of €1 per person, per year.

²Includes Acupuncturist, Chiropractor, Osteopath, Physical therapist & Reflexologist visits

³Includes Chiropodist/Podiatrist, Dietician, Occupational therapist, Speech therapist & Orthoptist visits

Employee Assistance Programme (EAP)

With the EAP you can access confidential counselling and information services to assist in coping with personal, work, financial or legal issues.

For further information about this plan, please phone our corporate advice line at **056 777 5800**

Please note: if you amend your cover or take out a new policy, you can change your mind within 14 days of the effective date by contacting us. This document is for guidance only and should be read in conjunction with your Table of Benefits and Rules – Terms and Conditions.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.