

Table of Benefits – PMI 59 10

Applicable to new registrations or renewals on/or after 1st January, 2022.

This Table of Benefits must be read in conjunction with your Company Plan Terms and Conditions and the directories of approved facilities. Facilities may change from time to time, so log on to Vhi.ie or phone us on (056) 444 4444 if you are planning treatment.

	Benefit Provision	Benefit
	Section 1 - Hospital charges	
A	Public 1 & 2 hospitals <ul style="list-style-type: none"> Day care, side room, semi-private & private accommodation 	Full cover
B	Private hospitals and treatment centres	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation Radiotherapy & Chemotherapy The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	Full cover Semi-private rate Full cover
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation Radiotherapy & Chemotherapy The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	Full cover 45% 35% Full cover
C	Certain investigations and treatments - herein referred to as Fixed Price Procedures (FPPs), (contact us for details)	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> Day care & in-patient cardiac FPPs Level 1 Day care non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B) In-patient cardiac FPPs Level 2 	Full cover Full cover 90% 0%

	<ul style="list-style-type: none"> The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	
D	Specified hip, knee & shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) & specified Ophthalmic procedures - contact us for details of these	
	<p>Private 1, 2 & 3 hospitals</p> <ul style="list-style-type: none"> Day care, side room & semi-private accommodation Private accommodation The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	<p>80%</p> <p>80% Semi-private rate</p>
	<p>Private 4 hospitals</p> <ul style="list-style-type: none"> Day care & side room Semi-private accommodation Private accommodation The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b and 1d) 	<p>80%</p> <p>45%</p> <p>35%</p>
	<p>When carried out as a Fixed Price Procedure (contact us for details)</p> <ul style="list-style-type: none"> Private 3 & 4 hospitals The following hospital excesses are payable by the member (except for maternity & certain cancer treatments) <ul style="list-style-type: none"> Day care & side room - €50 per claim In-patient admissions - €150 per claim (payable only on the first two in-patient admissions per member per renewal year under either Section 1b, 1c and 1d) 	<p>80%</p>
Section 2 - Consultants' fees/GP procedures		
A	<p>In-patient treatment, day-care/side room/out-patient & GP procedures</p> <ul style="list-style-type: none"> Participating consultant/GP Non-participating consultant/GP 	<p>Full cover</p> <p>Standard benefit</p>

	Section 3 - Mental Health cover (read in conjunction with Section 1)	
A	In-patient psychiatric cover	100 days
B	Day care psychiatric treatment for approved day care programmes	Contact us for further details
C	In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period	91 days
D	Out-patient mental health therapy - 12 visits in an approved out-patient mental health centre	€75 per visit
E	Benefit towards annual subscription for Meditation Apps – (details available at Vhi.ie/emotional-wellbeing)	€30 per renewal
	Section 4 - Maternity & Baby	
A	Normal confinement <ul style="list-style-type: none"> Public hospital benefit (up to 3 days) Caesarean delivery (as per hospital benefits listed) Home birth benefit 	Full cover Refer Section 1 €3,550
B	In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)	Agreed charges
C	Post-natal home nursing <ul style="list-style-type: none"> Following 1 nights stay Following 2 nights stay 	€1,200 €600
D	Vhi Fertility Programme	
	Fertility benefit - benefit per member, towards the cost of specified fertility tests and treatments carried out in a Vhi Participating Fertility Treatment Centre <ul style="list-style-type: none"> Initial consultation Fertility tests Egg freezing Sperm freezing IUI - up to 2 treatments per lifetime, female members only IVF or ICSI - up to 2 treatments per lifetime, female members only Preimplantation Genetic Testing (PGT) Frozen Embryo Transfer – up to 2 treatments per lifetime Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre 	€100 €100 €1,000 per lifetime €125 per lifetime 50% up to €1,000 per treatment 50% up to €1,000 per treatment €500 per lifetime 50% up to €500 per treatment €50 per session

	<ul style="list-style-type: none"> Fertility support services - Acupuncturists & Dieticians visits 	Refer Section 9
E	Maternity & Baby Bundle <ul style="list-style-type: none"> Maternity Yoga and Pilates classes One maternity scan Breast-feeding consultations Baby massage classes Baby swim classes Ante natal course 	75% cover up to a combined limit of €500 and no excess
Section 5 - Cancer care and other benefits		
A	Genetic testing for cancer <ul style="list-style-type: none"> Initial visit for genetic testing for cancer * Genetic test - for specified genetic mutations to be carried out in an approved clinic * Preventative (Prophylactic) treatment following on from the genetic test <p>* These benefits are available immediately for existing Vhi customers with no waiting periods. There is a 26 week new conditions waiting period for new joiners.</p>	€125 Full cover Covered up to the levels for hospital treatment listed in Section 1
B	Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)	Full cover
C	Cancer Care Support - Accommodation, travel & parking costs	Up to €100 per treatment
D	Manual lymph drainage - 10 visits	€50 per visit
E	Psycho-oncology counselling - 10 visits	Refer Section 9
F	Additional cancer support benefits <ul style="list-style-type: none"> Wig/ hairpiece, sleeping cap, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below	Full cover
G	Other benefits in Section 5	
	Gender Reassignment supports (contact us for details of eligibility)	50% up to €3,000 per lifetime
	Vhi Healthcare approved medical and surgical appliances - subject to an excess of €300 per member per year (contact us for details of eligible appliances)	€3,000 per member year
	Convalescent care - first 14 nights towards the cost of semi-private or private room accommodation	€30 per night
	Vhi Hospital@Home	Full cover

	Child home nursing - 28 days per calendar year	€100 per day
	Parent accompanying child - 14 days per calendar year, following a stay in excess of 3 days in hospital	€105 per day
	Return home benefit	€100 per claim
	Section 6 - Transport costs	
A	Transport costs (covered in accordance with our rules)	Agreed charges
	Section 7 - Cover outside Ireland	
A	Emergency treatment abroad	€100,000
B	Elective treatment abroad (subject to prior approval) <ul style="list-style-type: none"> • Surgical procedures available in Ireland (as per level of cover in Ireland) • Treatment not available in Ireland 	€100,000 €100,000
	Section 8 - Out-patient scans, covered in accordance with our rules (refer to the Directory of Approved Out-patient Scan Centres)	
A	MRI scans <ul style="list-style-type: none"> • Centres with direct pay arrangements (Vhi pay directly) • Pay & claim back centres (subject to an excess of €125 per scan) 	Full cover Covered
B	PET-CT scans (covered in accordance with our rules)	Full cover
C	CT scans <ul style="list-style-type: none"> • Non-oncology direct pay centres (Vhi pay directly) • Oncology direct pay centres (Vhi pay directly) 	Full cover Full cover
	Section 9 – Day-to-day medical expenses (benefits are per visit, per member, unless otherwise indicated)	
A	General practitioner - unlimited visits	50%
B	Consultant consultation - unlimited visits	50%
C	Pathology - consultants' fees	50%
D	Radiology - consultants' fees for professional services	50%
E	Pathology/Radiology or other diagnostic tests (refer to Section 8 for out-patient MRI benefits) - 50% of agreed charges in an approved out-patient centre. Contact us for details of eligible diagnostic tests and reimbursements	€850 per year
F	Pre- and post-natal care (combined visits)	€450
G	Dental practitioner	50% up to a maximum of €300
H	Emergency dental treatment	Up to €500 per accident
I	Physiotherapist - 7 visits	€25

J	Psychologist - 10 visits	€25
K	Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists - unlimited visits	50%
L	Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists - unlimited visits	50%
M	Optical <ul style="list-style-type: none"> • Eye test • Glasses/contact lenses 	€30 in each 24 month period 75% of charges up to €100 in each 24 month period
N	Hearing test in each 2 year period	€40
O	Health screening - in each 24 month period, covered in accordance with our rules (contact us for details) * <ul style="list-style-type: none"> • Lifestage screening programme in a Vhi Medical Centre • Dexa scans in an approved dexa scan centre 	€185 per screen 50% cover
P	Accident & emergency cover - 2 visits	€75
Q	STI screening	Up to €100 per year
R	Psychotherapy and Counselling - 7 visits	€25
S	Child counselling - 7 visits	€25
T	Child Developmental Assessment (see additional notes section)	€250 per lifetime
U	Foetal screening (per renewal year)	€100
V	Psycho-oncology counselling* - 10 visits	€50 per visit
W	Travel vaccinations	€60 per year
X	Vhi SwiftCare minor injury clinic* (see additional notes section) <ul style="list-style-type: none"> • Initial consultation (unlimited visits) (subject to an excess of €50 per visit) • Follow-up treatment package after this consultation for x-rays, tests & medical aids (maximum you will pay is €100 for this follow-up treatment) 	100% 50% of total costs
	Vhi SwiftCare appointment services* <ul style="list-style-type: none"> • Consultant consultation (orthopaedic, oral maxillofacial & sports medicine) • Dental practitioner – 7 visits • Physiotherapist – 7 visits (this service is available in selected clinics, contact us for details) 	50% €25 €25
Y	Vhi paediatric clinic* <ul style="list-style-type: none"> • Initial Consultant consultation • Follow up paediatric treatment and services after this consultation 	50% 50% of total costs

Z	Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above - 1 visit in the year of the birth	50%
	The annual excess payable by the member – per member, per year is €1	
	The annual maximum – per member, per year is €2,000	
	* These benefits are not subject to the annual excess or annual maximum	
	Section 10 - Workplace benefits	
A	Employee Assistance Programme <ul style="list-style-type: none"> • Telephone or face-to-face counselling 6 calls/visits per issue, per calendar year 	Full cover
	Additional notes	
A	You have the option to change your cover at your renewal date and in certain additional circumstances (as determined by us) during your contract year. This is subject to Terms and Conditions and waiting periods may apply. Further information is available on our website at www.vhi.ie/midterm-planchanges.pdf or you can contact us if you would like to discuss this option.	
B	We will pay the benefit listed in your Table of Benefits towards the cost of a child developmental assessment or neurodevelopmental assessment (for Autism Spectrum Disorder, Developmental Delay, Attention Deficit Hyperactivity Disorder, Developmental Coordination Disorder or Dyspraxia, Learning Disability, Intellectual disability, Speech Delays, Sensory Processing Disorders) for a customer who is under the age of 18 at their last renewal. The benefit is only payable where the assessment is carried out by any of the following: General Practitioner, Consultant, Psychologist, Speech and Language Therapist, Occupational therapist.	
C	The Vhi SwiftCare minor injury clinic benefit will also provide cover for minor injury treatment carried out in the Galway Clinic Emergency Department	
D	Hospitals not covered on this plan - Bon Secours Cork and UPMC Whitfield Waterford	

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.