

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, a select range of private hospitals are covered and 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 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 procedures (excluding private accommodation)	60% cover	
Specified ophthalmic procedures (excluding private accommodation)	80% cover	(€75 excess per claim)
Mater Private Hospital, Dublin		
Day care & side room	Full cover	(€75 excess per claim)
Semi-private & private room	No cover	
Specified orthopaedic procedures (day care & side room)	60% cover	
Specified ophthalmic procedures (day care & side room)	80% cover	(€75 excess per claim)
Beacon Hospital, 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 fixed price procedures	60% cover	
Specified ophthalmic fixed price procedures	80% cover	(€75 excess per claim)

> Access to over 2,500 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	€500
Public maternity hospitals	3 days – full cover
Paediatrician benefit	1 visit in the year of the birth €75

- **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**.

When you need us, we're there



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
- Full cover for Vhi Hospital@Home with prior approval
- Emergency dental treatment – up to €750 per accident¹
- Health screening benefits – in each 24 month period:
 - Dexa scans covered for up to 50% cover, in an approved centre
 - Full cover for mammograms screening, in an approved centre
- Full cover for a Fitness Screening, in the Sports Surgery Clinic in Santry, every 3 years

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 €30 per visit, to a maximum of 8 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

- €100 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	€30 – 30 visits
Physiotherapy	€30 – 25 visits
Consultant consultation	€75 – 25 visits
A&E levy	€75 – 2 visits
Alternative therapies ²	€30 – 30 combined visits
Complementary therapies ³	€30 – 30 combined visits
Consultant pathologist	€75 per referral
Consultant radiologist	€75 per procedure
Pathology/radiology & other diagnostic tests	50% of agreed charges, up to €850 per year
Clinical psychologist	€30 – 12 visits
Psychotherapy and Counselling	€45 – 7 visits
Dental practitioner	€30 – 25 visits
Hearing test	€40 in each 2 year period
Eye test	€30 in each 24 month period
Optical – glasses/contact lenses	€150 in each 24 month period
Strength & Conditioning coach	€30 – 3 visits

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

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.