



**Vhi + PayPal**  
Health Insurance  
Benefits

# Welcome to your Vhi health insurance benefits!

As Ireland's largest health insurer, we are bringing a host of cutting edge benefits and services to you.

We provide comprehensive hospital cover and a range of exclusive member support services to help our members live longer, stronger, healthier lives. Our digital services and innovations mean your benefits are available at the touch of a button.

And we don't stop there. We have tailored a plan specifically to suit how you, your partners and families live.

If you need to visit our screening centres, urgent care facilities or medical homecare services you know you'll find expert staff who are leading healthcare professionals. While sports screening, our Mobile Health Assistant app and Vhi Rebalance wellness programme are among a host of other benefits you now have access to.

The next few pages will highlight the benefits available to you through Vhi; all the information you need is right here at your fingertips.

# Digital Services

## Vhi Mobile Health Assistant App

Manage your medical ID and policy details, submit claims and access your Vhi Healthcare team all in one place. Key features:

- ⊕ **Have a consultation with a Vhi Online Doctor**
- ⊕ **Book a health screening package**
- ⊕ **Claim cash back quickly using Vhi Snap&Send Claiming**
- ⊕ **Sign up to parkrun rewards**

**Download the 'Vhi Mobile Health Assistant' app**

## Vhi Online Doctor

Lets you speak to a doctor face-to-face where and when you need it through our easy to use app. Our doctor will see you:

- ⊕ **If you're worried about a health issue or need medical advice and a physical examination is not required**
- ⊕ **If you can't leave the house or it's out of regular hours\* up to 10pm**
- ⊕ **If you simply need a prescription**

**Download the 'Vhi Mobile Health Assistant' app**

\* Opening hours are Monday to Sunday from 8am – 10pm excluding Easter Sunday, Christmas Day, St. Stephen's Day and New Year's Day.

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## Vhi parkrun Rewards Programme

Earn rewards for taking part in your local parkrun. Simply sign up through our app and get involved!

**Download the 'Vhi Mobile Health Assistant' app**



# Digital Services

## MyVhi

An online portal giving you quick and easy access to your policy details. Key features:

- ⊕ **My Dashboard – an easy way to view and manage your membership and policy details**
- ⊕ **Vhi Snap&Send Claiming**
- ⊕ **Digital Membership Card**

**Log onto [Vhi.ie/MyVhi](https://vhi.ie/MyVhi)**

## Digital Membership Card

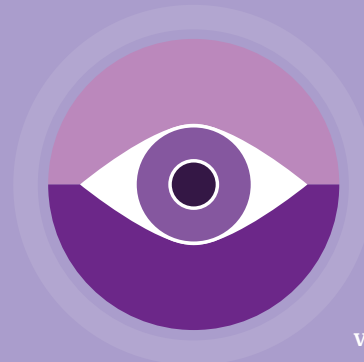
Get your healthcare details at a glance wherever you are, including policy numbers, plan names, member names and emergency contact numbers.

**Log onto [Vhi.ie/MyVhi](https://vhi.ie/MyVhi) to download**

## Vhi VisionCare

A range of optical benefits to help you focus on work and beyond. The service includes a convenient online eye test from your computer, follow on eye exam if required, discounts and a direct payment of benefit to participating network providers.

**Log onto [Vhi.ie/MyVhi](https://vhi.ie/MyVhi)**





# Wellness Services

## Employee Assistance Programme (EAP)

Around the clock access, 365 days a year, to confidential counselling and information services – both face-to-face and via telephone to assist in coping with personal, work, financial or legal issues.

**Call 1800 995 956**

## Vhi Rebalance

Vhi Rebalance is our wellness programme designed to help you to live a longer, stronger & healthier life.

Our Rebalance programme has two main pillars, body and mind. It's all about proactive health management, brought to you through physical and mental fitness programmes. They are accessible to all and designed to meet your needs.

There are a range of benefits available through our wellness programmes and we would encourage you to get involved in the activities throughout the year!



# Pregnancy & Paediatric Services

## Vhi Fertility Programme

A range of fertility benefits designed to help you at every stage of your journey. You have access to clinics located in Dublin, Cork, Galway, Limerick and Kilkenny.

**Visit [Vhi.ie/fertility](https://vhi.ie/fertility)**

## One-to-One Midwife and Paediatric Programme

New and expectant parents can have ongoing telephone access to a dedicated midwife and paediatric nurse, who work closely together to provide education and practical advice.

**Call +353 1 650 2690 to register. Have your membership and group number to hand.**

## Midwife Support at Home

A dedicated midwife is available to you in the comfort of your own home. Your personal midwife will provide for 1 antenatal visit in your place of work or at home and 2 postnatal visits following the birth of your baby.

**Call +353 1 650 2690 to register. Have your membership and group number to hand.**



# Pregnancy & Paediatric Services

## Vhi NurseLine 24/7

A 24 hour, 365 days a year telephone and online support service if you are worried about any medical condition and need to talk to someone.

**Call +353 1 650 2690**

## Beats Medical App

Empowering the parents of kids with Dyspraxia/DCD, Vhi is making Beats Medical's innovative and fun new digital therapy app more accessible with an exclusive discount for members.

**Visit [vhi.ie/dyspraxia](http://vhi.ie/dyspraxia)**

## Vhi Paediatric Clinic

A rapid access outpatient clinic exclusive to Vhi customers only. A paediatrician consultant will see your child within 48 hours of receiving a referral from your GP.

**Visit [Vhi.ie/members](http://Vhi.ie/members)**

## 2nd Opinion Service for Kids

An expert 2nd opinion paediatric service means access to best in class specialists in paediatric care who will provide a full final report.

**Visit [Vhi.ie/members](http://Vhi.ie/members)**







# Vhi Medical Services

## Vhi SwiftCare Clinics

Dedicated only to Vhi health insurance customers. Deals with minor injuries and illnesses within one hour.

- ⊕ **State-of-the-art facilities & medical expertise**
- ⊕ **On site x-ray & consultant led injury clinics**
- ⊕ **Open 365 days a year from 8am to 10pm**
- ⊕ **Unlimited Vhi SwiftCare Clinic visits**

Clinics in Dundrum, Swords and Mahon, Cork.

## Screening at Vhi Medical Centres

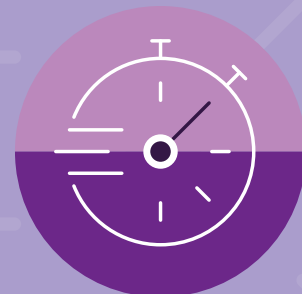
Designed to give you, whatever your life stage, an overview of your health to allow you to be more proactive in managing your health and well-being.

**Call 01 887 1721**

## Vhi Hospital@Home

A consultant-led service that allows suitable patients, with prior approval, to leave hospital earlier and continue certain treatments from the comfort of their own home under the care of our nurses and doctors.

**Call 01 403 9474 or visit [Vhi.ie/hospital@home](http://Vhi.ie/hospital@home)**



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# The Vhi - PayPal Concierge Line is dedicated to you

You have access to a Vhi-PayPal team who can answer any questions you may have about your health insurance cover.

**The Vhi-PayPal Concierge Line is accessible weekdays from 8am to 7pm and from 9am to 3pm on Saturdays.**

**To talk to a Vhi-PayPal expert call +353 1 650 2690.**





# Table of Benefits

PMI 26 12

## Table of Benefits – PMI 26 12

Applicable to new registrations or renewals on/or after 1st February, 2019.

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](http://Vhi.ie) or phone us on (056) 444 4444 if you are planning treatment.

	<b>Benefit Provision</b>	<b>Benefit</b>
	<b>SECTION 1 – HOSPITAL CHARGES</b>	
<b>A</b>	<b>Public 1 &amp; 2 hospitals</b>	
	<ul style="list-style-type: none"> <li>• Day care, side room, semi-private &amp; private accommodation</li> </ul>	Full cover
<b>B</b>	<b>Private hospitals and treatment centres</b>	
	Private 1, 2 & 3 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> <li>• Hospital excess (per claim – except maternity &amp; certain cancer treatments)</li> </ul>	Full cover *Semi-private rate Full cover €75
	Private 4 hospitals (other than for certain investigations & treatments referred to in Section 1c & 1d) <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private &amp; private accommodation</li> <li>• Radiotherapy (day care &amp; out-patient)</li> <li>• Hospital excess (per claim – except maternity &amp; certain cancer treatments)</li> </ul>	Full cover 0% Full cover €75
<b>C</b>	<b>Certain investigations and treatments – herein referred to as Fixed Price Procedures (FPPs), (contact us for details)</b>	
	Private 3 & 4 hospitals <ul style="list-style-type: none"> <li>• Day care &amp; in-patient cardiac FPPs Level 1</li> <li>• Day care &amp; in-patient non-cardiac FPPs Level 1 (other than Radiotherapy and Chemotherapy, refer to Section 1B)</li> <li>• In-patient cardiac FPPs Level 2</li> <li>• Hospital excess (per claim – except maternity &amp; certain cancer treatments)</li> </ul>	Full cover Full cover 0% €75

<b>D</b>	<b>Specified hip, knee &amp; shoulder joint replacement procedures (herein referred to as Orthopaedic procedures) &amp; specified Ophthalmic procedures – contact us for details of these</b>	
	Private 1, 2 & 3 hospitals – Orthopaedic procedures <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	60% 60% Semi-private rate None
	Private 1, 2 & 3 hospitals – Ophthalmic procedures <ul style="list-style-type: none"> <li>• Day care, side room &amp; semi-private accommodation</li> <li>• Private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	80% 80% Semi-private rate €75
	Private 4 hospitals – Orthopaedic procedures <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private &amp; private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	60% 0% None
	Private 4 hospitals – Ophthalmic procedures <ul style="list-style-type: none"> <li>• Day care &amp; side room</li> <li>• Semi-private &amp; private accommodation</li> <li>• Hospital excess (per claim)</li> </ul>	80% 0% €75
	When carried out as a Fixed Price Procedure (contact us for details) – Orthopaedic procedures <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> <li>• Hospital excess (per claim)</li> </ul>	60% None
	When carried out as a Fixed Price Procedure (contact us for details) – Ophthalmic procedures <ul style="list-style-type: none"> <li>• Private 3 &amp; 4 hospitals</li> <li>• Hospital excess (per claim)</li> </ul>	80% €75
	<b>SECTION 2 – CONSULTANTS’ FEES/GP PROCEDURES</b>	
<b>A</b>	<b>In-patient treatment, day-care/side room/out-patient &amp; GP procedures</b>	
	<ul style="list-style-type: none"> <li>• Participating consultant/GP</li> <li>• Non-participating consultant/GP</li> </ul>	Full cover Standard benefit

<b>SECTION 3 – PSYCHIATRIC COVER (READ IN CONJUNCTION WITH SECTION 1)</b>		
<b>A</b>	<b>In-patient psychiatric cover</b>	100 days
<b>B</b>	<b>Day care psychiatric treatment for approved day care programmes</b>	Contact us for further details
<b>C</b>	<b>In-patient treatment for alcoholism, drug or other substance abuse in any 5 year period</b>	91 days
<b>D</b>	<b>Out-patient mental health treatment (in an approved out-patient mental health centre)</b>	
	<ul style="list-style-type: none"> <li>• Mental health assessment in every 2 year period</li> <li>• Mental health therapy, 7 visits</li> </ul>	€100 per member €25 per visit
<b>SECTION 4 – MATERNITY &amp; BABY</b>		
<b>A</b>	<b>Normal confinement</b>	
	<ul style="list-style-type: none"> <li>• Public hospital benefit (up to 3 days)</li> <li>Caesarean delivery (as per hospital benefits listed)</li> <li>Home birth benefit</li> </ul>	Full cover Refer Section 1 €3,400
<b>B</b>	<b>In-patient maternity consultant fees (per Schedule of Benefits for Professional Fees)</b>	Agreed charges
<b>C</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>	€1,200 €600
<b>D</b>	<b>Vhi Fertility Programme!</b>	
	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"> <li>• Initial consultation</li> <li>• AMH &amp; Semen Analysis tests</li> <li>• Egg freezing – once per lifetime</li> <li>• Sperm freezing – once per lifetime</li> <li>• IUI – up to 2 treatments per lifetime, female members only</li> <li>• IVF or ICSI – up to 2 treatments per lifetime, female members only</li> <li>• Fertility counselling – 4 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre</li> <li>• Fertility support services – Acupuncturists &amp; Dieticians visits</li> </ul>	€100 discount at point of sale €100 discount at point of sale €1,000 €125 €450 per treatment* €1,000 per treatment* €40 per session Refer section 9
	* These benefits are co-funded by Vhi and the Vhi Participating Fertility Treatment Centre	



<b>E</b>	<b>Maternity &amp; Baby Bundle</b>	
	<ul style="list-style-type: none"> <li>• Maternity Yoga and Pilates classes</li> <li>• One maternity scan</li> <li>• Breast-feeding consultations</li> <li>• Baby massage classes</li> <li>• Baby swim classes</li> <li>• Antenatal course</li> </ul>	75% cover up to a combined limit of €500 and no excess
	<b>SECTION 5 – CANCER CARE AND OTHER BENEFITS</b>	
<b>A</b>	<b>Genetic testing for cancer!</b>	
	<ul style="list-style-type: none"> <li>• Initial consultation for genetic testing for cancer*</li> <li>• Genetic test – for specified genetic mutations to be carried out in an approved clinic *</li> <li>• Preventative (Prophylactic) treatment following on from the genetic test</li> </ul> <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>	<p>50% cover Full cover</p> <p>Covered up to the levels for hospital treatment listed in Section 1</p>
<b>B</b>	<b>Mammograms in an approved mammogram centre in each 24 month period, covered in accordance with our rules (contact us for details)</b>	Full cover
<b>C</b>	<b>Cancer care support – one night's accommodation for each treatment</b>	€100 per night
<b>D</b>	<b>Manual lymph drainage following cancer treatment – 10 visits</b>	€50 per visit
<b>E</b>	<b>Clinical psychology counselling for oncology treatment (psycho oncology counselling) – 10 visits</b>	Refer section 9
<b>F</b>	<b>Additional cancer support benefits</b>	
	<ul style="list-style-type: none"> <li>• Wig/hairpiece, post-mastectomy bra, swimsuit, surgical prosthesis following cancer treatment</li> </ul> <p>No excess applies, but subject to the benefit maximum for medical and surgical appliances set out below</p>	Full cover
<b>G</b>	<b>Other benefits in Section 5</b>	
	<p>Convalescent care – first 14 nights</p> <p>Vhi Healthcare approved medical and surgical appliances – subject to an excess of €300 per member per year (contact us for details of eligible appliances)</p> <p>Vhi Hospital@Home</p> <p>Child home nursing – 28 days per calendar year</p> <p>Parent accompanying child – 14 days per calendar year, following a stay in excess of 3 days in hospital</p> <p>Return home benefit</p>	<p>€30 per night</p> <p>€6,500 per member year</p> <p>Full cover</p> <p>€100 per day</p> <p>€100 per day</p> <p>€100 per claim</p>

	Vhi VisionCare <ul style="list-style-type: none"> <li>• Vhi VisionCare E-Screen (available through Vhi.ie/myvhi)</li> <li>• Comprehensive eye exam carried out by a VSP eye-care professional in each 24 month period – subject to Vhi VisionCare E-Screen referral</li> </ul>	Full cover Full cover
<b>SECTION 6 – TRANSPORT COSTS</b>		
<b>A</b>	<b>Transport costs (covered in accordance with our rules)</b>	Agreed charges
<b>SECTION 7 – COVER OUTSIDE IRELAND</b>		
<b>A</b>	<b>Emergency treatment abroad</b>	€100,000
<b>B</b>	<b>Elective treatment abroad (subject to prior approval)</b>	
	<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>	€100,000 €100,000
<b>SECTION 8 – OUT-PATIENT SCANS, COVERED IN ACCORDANCE WITH OUR RULES (REFER TO THE DIRECTORY OF APPROVED OUT-PATIENT SCAN CENTRES)</b>		
<b>A</b>	<b>MRI scans</b>	
	<ul style="list-style-type: none"> <li>• Centres with direct pay arrangements (Vhi pay directly)</li> <li>• Pay &amp; claim back centres (subject to an excess of €125 per scan)</li> </ul>	Full cover Covered
<b>B</b>	<b>PET-CT scans (covered in accordance with our rules)</b>	Full cover
<b>C</b>	<b>CT scans!</b>	
	<ul style="list-style-type: none"> <li>• Non-oncology direct pay centres (Vhi pay directly)</li> <li>• Oncology direct pay centres (Vhi pay directly)</li> </ul>	Full cover Full cover
<b>SECTION 9 – DAY-TO-DAY MEDICAL EXPENSES (BENEFITS ARE PER VISIT, PER MEMBER, UNLESS OTHERWISE INDICATED)!</b>		
<b>A</b>	<b>General practitioner – 25 visits</b>	€30
<b>B</b>	<b>Consultant consultation – 25 visits</b>	€75
<b>C</b>	<b>Pathology – consultants’ fees (per referral)</b>	€75
<b>D</b>	<b>Radiology – consultants’ fees for professional services (per procedure)</b>	€75
<b>E</b>	<b>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.</b>	€500 per year
<b>F</b>	<b>Pre- and post-natal care (combined visits)</b>	€500

<b>G</b>	<b>Newborn baby programme in Vhi SwiftCare Clinics, Dublin, in the first 3 months after the birth*</b>	€300
<b>H</b>	<b>Child check-up in Vhi SwiftCare Clinics, Dublin – 1 visit per child, per year for*:</b>	
	<ul style="list-style-type: none"> <li>• General Paediatric visit (up to 16 years) or</li> <li>• Developmental check-up (up to 5 years)</li> </ul>	€180
<b>I</b>	<b>STI screening</b>	Up to €100
<b>J</b>	<b>Dental practitioner – 25 visits</b>	€30
<b>K</b>	<b>Physiotherapist – 25 visits</b>	€30
<b>L</b>	<b>Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists – 12 combined visits</b>	€30
<b>M</b>	<b>Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists – 12 combined visits</b>	€30
<b>N</b>	<b>Optical – eye tests and glasses/contact lenses – in each 24 month period (^Payment will be made directly to the provider if attending a VSP network provider, and will not be subject to the annual excess or the annual maximum)</b>	€150^
<b>O</b>	<b>Clinical Psychologist – 12 visits</b>	€30
<b>P</b>	<b>Hearing test in each 2 year period</b>	€40
<b>Q</b>	<b>Health screening – in each 24 month period, covered in accordance with our rules</b>	
	<ul style="list-style-type: none"> <li>• Female &amp; male screening</li> <li>• DEXA scans in an approved dEXA scan centre (contact us for details)*</li> </ul>	€250 per member 50% cover
<b>R</b>	<b>Accident &amp; emergency cover – 2 visits</b>	€75
<b>S</b>	<b>Child counselling – 8 visits</b>	€30
<b>T</b>	<b>Clinical psychology counselling for oncology treatment (psycho oncology counselling)* – 10 visits</b>	€50 per visit
<b>U</b>	<b>Foetal screening, in the year of the birth</b>	€100 per pregnancy
<b>V</b>	<b>Travel vaccinations</b>	€100 per year
<b>W</b>	<b>Post natal home help, within 6 weeks of the birth</b>	€100
<b>X</b>	<b>Strength &amp; Conditioning Coach – 3 visits</b>	€30

<b>Y</b>	<b>Emergency dental treatment</b>	Up to €750 per accident
<b>Z</b>	<b>Vhi SwiftCare exclusive benefit to Vhi customers*</b>	
	<ul style="list-style-type: none"> <li>Initial consultation (charge is €125 – you pay €25)</li> <li>Follow-up treatment package after this consultation for x-rays, tests &amp; medical aids (maximum you will pay is €100 for this follow-up treatment)</li> </ul>	€100 50% of total costs
	<b>Vhi SwiftCare appointment services*</b>	
	<ul style="list-style-type: none"> <li>Consultant consultation (orthopaedic, oral maxillofacial &amp; sports medicine)</li> <li>Dental practitioner – 25 visits</li> <li>Physiotherapist – 25 visits</li> </ul>	75% €30 €30
<b>AA</b>	<b>Vhi paediatric clinic*</b>	
	<ul style="list-style-type: none"> <li>Initial Consultant consultation</li> <li>Follow up paediatric treatment and services after this consultation including lactation consultant, dietician, ultrasound, blood tests and x-ray</li> </ul>	75% 50% of total costs
<b>AB</b>	<b>Paediatrician benefit in addition to the Vhi paediatric clinic benefit listed above – 1 visit in the year of the birth</b>	€75
	Annual excess – per member, per year	€1
	Annual maximum – per member, per year	€3,200
	* These benefits are not subject to the annual excess or annual maximum	
	<b>SECTION 10</b>	
<b>A</b>	Fitness screening, carried out in the Sports Surgery Clinic, Santry (1 visit per 3 year period)	Full cover
	<b>SECTION 11 – WORKPLACE BENEFITS</b>	
<b>A</b>	Employee Assistance Programme	Full cover
	<ul style="list-style-type: none"> <li>Telephone counselling, 6 sessions per issue</li> <li>Face-to-face counselling, 6 visits per issue</li> </ul>	Full cover
	<b>ADDITIONAL NOTES</b>	
<b>A</b>	Hospitals not covered on this plan – Bon Secours Hospital Cork, Blackrock Clinic, Bon Secours Hospital Galway, Galway Clinic and Bon Secours Hospital Tralee	

! Denotes benefit changes to this plan since the last renewal date. If you have moved to or purchased this plan for the first time, benefit differences with your old plan, if applicable, are not highlighted.

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.

**Call the Vhi - PayPal Concierge  
Line on +353 1 650 2690  
or visit [Vhi.ie](http://Vhi.ie)**