

# Company Plan Plus Level 1

## 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](http://Vhi.ie/downloads) or contact us.

## Hospital cover

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

> Access to over 2,800 consultants

## 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 year<sup>1</sup>
- Dean Clinics
  - Mental health assessment - €100 per member every 2 years
  - Mental health therapy sessions - €25 per visit, to a maximum of 7 visits, per member, per year

## Mother & child benefits

Maternity & child cover		
<b>Public maternity hospitals</b>	3 days	Full cover
<b>Pre &amp; post natal visits (GP/consultant/midwife)<sup>1</sup></b>	€350	Year of the birth
<b>Child home nursing</b>	€100 per day	Maximum of 28 days per calendar year
<b>Paediatrician benefit<sup>1</sup></b>	€60	1 visit, in the year of the birth
<b>Parent accompanying child</b>	€100 per day	Maximum of 14 days following a hospital stay in excess of 3 days
<b>Vhi Fertility Programme*</b>	Initial consultation	€100 discount at point of sale
	AMH & semen analysis tests	€100 discount at point of sale
	IUI – 1 treatment per lifetime	€450 per treatment
	IVF or ICSI – 2 treatments per lifetime	€1,000 per treatment
	Fertility counselling	4 sessions per treatment, €40 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

## Additional benefits

- **Vhi VisionCare E-Screen** is an exclusive online eye screening service (available to our customers by accessing MyVhi.ie)
- Cancer care support benefit of up to €100 for one night's accommodation for each treatment, to a maximum of €1,500 per calendar year
- €75 towards the cost of Vhi SwiftCare Clinic visits, up to five visits, per year, per member
- Full cover for Vhi HomeCare with prior approval
- Health screening benefits – in each 24 month period:
  - Lifestage screening of up to €150 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

## Travelling abroad

- €60 towards travel vaccinations per member per year<sup>1</sup>
- 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
- Treatment not available in Ireland is also covered up to €100,000, when prior approved by us

## Day-to-day cover for medical expenses<sup>1</sup>

Medical expenses	Benefit (up to) – per visit, per member, per year
GP visits	€25 – 12 visits
Physiotherapy	€25 – 7 visits
Consultant consultation	€60 – 7 visits
A&E levy	€75 – 2 visits
Alternative therapies <sup>2</sup>	€25 – 7 combined visits
Complementary therapies <sup>3</sup>	€25 – 7 combined visits
Consultant pathologist	€60 per referral
Consultant radiologist	€60 per procedure
Pathology/radiology & other diagnostic tests	50% of agreed charges, up to €500 per year
Clinical psychologist	€25 – 7 visits
Dental practitioner	€25 – 7 visits
Optical (eye test & glasses/lenses) <sup>4</sup>	75% of charges, up to €100 in each 24 month period
Hearing test	€25, every 2 years

<sup>1</sup>An 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.

<sup>2</sup>Includes Acupuncturist, Chiropractor, Osteopath, Physical therapist & Reflexologist visits

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

<sup>4</sup>If attending a VSP network provider, payment is made directly to the provider and is not subject to the annual excess or the annual maximum

## 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.

## Vhi Second Opinion for Kids

The service offers children a medical second opinion from best in class paediatric specialists for any condition adversely affecting their quality of life. Should you wish to avail of this service or find out more details, please contact us on **1850 247 724**.

## NurseLine 24/7 – 1850 247 724

**NurseLine 24/7** is a 24 hours a day, 365 days a year, confidential telephone support service staffed by qualified nurses, who supply information on a wide range of medical conditions and queries.

**One to One Midwife** pregnancy support service is an exclusive service, which allows members the opportunity to register with a qualified midwife. A midwife will call throughout your pregnancy to see if you, or your partner, have any questions or concerns. The midwife stays in touch until after your baby is born.

For further information about this plan, please phone our corporate advice line at **1850 201 241**

**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 Limited trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance Limited for health insurance in Ireland. This policy is underwritten by Vhi Insurance Limited.