

<b>Benefits</b>	<b>Aviva Business Plan Extra</b>	<b>VHI Plan B+ Health Steps Gold</b>
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### Hospital costs

<b>Hospital treatment &amp; accommodation in Ireland</b>		
<b>No. of hospitals &amp; treatment centres</b>	150	111
<b>Hospital accommodation:</b>		
<b>Public hospitals</b>	Full cover in private room	Full cover in a private room
<b>Private hospitals (excluding Blackrock Clinic, Mater Private &amp; Beacon Hospital)</b>	Full cover in a semi-private room subject to an excess of €75 per episode of care	Full cover in semi-private room. Patient pays the difference if a private room is chosen.
<b>Participating consultants</b>	Full cover	Full cover
<b>Listed cardiac procedures (high-tech)</b>	Full Cover subject to €50 excess per procedure	90% cover
<b>Listed special procedures (high-tech)</b>	Full Cover subject to €50 excess per procedure	90% cover
<b>Day case</b>		
<b>Public hospitals</b>	Full cover	Full cover
<b>Private hospitals (excluding Blackrock Clinic, Mater Private &amp; Beacon Hospital)</b>	Full cover subject to €75 excess	Full cover
<b>High-tech hospitals</b>	Full Cover subject to €75 excess	Full cover

### Maternity benefits

<b>Public hospital accommodation</b>	Full cover (up to 3 nights)	Full cover (up to 3 nights)
<b>Private hospital accommodation</b>	Grant up to €3,450	Grant up to €3,150
<b>Home birth grant</b>	Grant up to €3,450	Grant up to €3,150
<b>Post natal home help (PNHH)</b>	Up to 3 days available	Not available
<b>Pre/post natal maternity benefit</b>	Up to €400 allowed –subject to out patient excess	Up to €255 allowed – subject to out patient excess
<b>Newborns premium</b>	Free until next renewal	Free until next renewal
<b>Cord blood stem cell preservation</b>	€600 contribution single child & identical twins €900 contribution non identical twins	Not available
<b>4D Scans</b>	Ultrasound Dimensions: €55 InnerVision Ultrasound: €50	Not available
<b>Doula Ireland</b>	€300 discount for members for the birthing package €300 contribution if not accessing PNHH	Not available

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<b>Breastfeeding Consultancy Partner Benefit</b>	€25 x 2 sessions	Not available
	€50 x 2 days for travel, accommodation & child minding expenses.	Not available
<b>Member Discounts</b>	MTC Healthcare – 25% online discount on a range of fertility testing products	Not available
	-15% discount on all pre and post natal holistic treatments at the UMamma sanctuary	Not available

### Nursing Care

<b>Cancer Support Benefit</b>	Up to €100 per day for accommodation expenses incurred when travelling for cancer treatment – maximum of €1,500 per year.	Up to €100 per day for accommodation expenses incurred when travelling for cancer treatment – maximum of €1,500 per year.
<b>No. of convalescence homes</b>	455	206
<b>Convalescence</b>	€50 a day for up to 14 consecutive days	€51 a day for up to 14 days
<b>Parent accompanying child grant</b>	Up to €40 x 14 days per year	€40 x 14 days
<b>Child home nursing</b>	€100 per day up to 14 days	€100 x 14 days
<b>Telephone support service</b>	<b>Nurse-on-call</b> available 24 hours a day, 7 days a week	Nurseline 24/7 Best Doctors service
<b>Point of Care</b>	Day case procedure for patients for Rheumatology and Chemotherapy	Not available

### Scans

<b>CT</b>	8 centres	1 centre
<b>MRI</b>	33 centres	20 centres
<b>PET-CT</b>	7 centres	6 centres

### Treatment outside Ireland

<b>Have your treatment abroad in a country of your choice</b>	We will cover you for the amount we would have paid for the treatment here in Ireland	Not available
<b>Treatment not available in Ireland</b>	Cover for new & emerging procedures abroad where not available here in Ireland, up to the amount we would have paid for the most similar procedure here in Ireland	Cover is available in exceptional circumstances & on an ad hoc basis
<b>a &amp; e abroad</b>	Up to €100,000 for emergency in patient hospital treatment	Up to €65,000 for emergency in patient hospital treatment

### Stress related & psychiatric cover

	Cover for stress related conditions including 100 days cover for in patient psychiatric treatment	Cover for stress related conditions including 180 days cover for in patient psychiatric treatment.
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<b>Asthma Care Program with Asthma Care Ireland</b>	Adult: €65 contribution Child: €135 contribution	Not available
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### Outpatient benefits

<b>Outpatient excess</b>	Individual excess €150/ Family excess €250	Per person excess €300 /Family excess €1,500
<b>GP Visits</b>	Covered under <b>day-to-day</b> benefits	€13 per visit
<b>Physiotherapist visit</b>	Covered under <b>day-to-day</b> benefits	€13 per visit
<b>Alternative medicine: Acupuncturist, Chiropractor, Osteopath, Reflexologist, Physical Therapist, dietetics, occupational therapy, podiatry/chiroprody, speech therapy &amp; Clinical psychology</b>	Covered under <b>day-to-day</b> benefits Clinical psychology not covered	Up to €13 per visit to a max of 24 visits per year
<b>Scans – where a direct settlement is not in place</b>	MRI – up to €350 allowed subject to out patient excess	MRI - Full cover subject to €125 excess
	CT – up to €200 allowed subject to out patient excess	CT - as per schedule of benefits
<b>Consultants Fees</b>	Up to €55 per visit**	Up to €75 x 7
<b>Pathology Tests</b>	Fully covered**	75% of agreed charges in approved outpatient centre up to €750 per member per year
<b>Pathology Fees</b>	Covered up to €20 per referral**	Up to €75 per referral in an approved out-patient centre
<b>Radiology Tests</b>	Fully covered**	75% of agreed charges in approved outpatient centre up to €750 per member per year
<b>Radiology Fees</b>	As per schedule of benefits	Up to €75 per procedure
<b>Home nursing</b>	Up to €40 a day for up to 20 consecutive days - subject to outpatient excess	Not available
<b>Emergency dental</b>	Up to €450 - subject to outpatient excess	Not available
<b>Pre &amp; post natal consultant care</b>	Up to €400 – subject to outpatient excess	Up to €350
<b>Manual Lymph drainage</b>	Up to €40 per visit for 5 visits**	Not available
<b>Psycho-oncology counselling</b>	Up to €40 per visit for 5 visits**	Not available
<b>Mental therapy session</b>	Not included in this plan	Up to €20 per visit in an out patient mental health centre- max 12 visits per year.

### Member benefits

<b>Urgent care facility</b>	Not available	VHI Swiftcare Clinic. VHI members receive <b>NO</b> discount at Swiftcare. Members & non members cost €105
<b>Laser Eye Surgery</b>	Members can claim back 22.5% of the cost from Optical Express	15% discount available. This is not a benefit which can be claimed through your plan.
<b>Cervical Cancer Vaccination – Point of Care Health Services</b>	€150 contribution	Not available
<b>Teeth Whitening in approved centre with free initial consultation</b>	- In clinic treatment - €150 contribution - Home care kit - €75 cont.	Not available

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	- In clinic treatment & home care kit - €150 cont.	
<b>Veneers in approved centre with free initial consultation</b>	€375 contribution towards in clinic treatment	Not available
<b>Free Kids membership to Jackie Skelly Fitness Centres</b>	Children must be aged between 3 and 15 years and be included on your Aviva policy.	Not available
<b>Allen Carr's Easyway To Stop Smoking</b>	33% contribution to clinic cost	Not available
<b>Health screens</b>	- €35 contribution to female screen with cervical smear	€200 available every 2 years under Health Steps Gold
<b>Preferred Providers – EHA &amp; Charter Medical Group</b>	- €75 contribution to female screen with cervical smear & DEXA	Not available
	- €35 contribution to male screen with PSA	Not available
	- €140 contribution to Executive Health screen	Not available
	- €180 contribution to Executive Health screen & DEXA	Not available
	- €35 contribution to Standard EHA Health screen	Not available
	- €100 contribution to Executive EHA Health screen	Not available
<b>Travel Vaccines</b>	-€50 per member per year	Not available

### Day-to-day benefits

<b>Excess</b>	No excess** – 50% refund on costs	€1 excess
<b>GP Visits</b>	50% refund up to €30 per visit (maximum of 25 visits per member per year)	Up to €35 per visit, up a max of 7 per member per year
<b>Prescriptions</b>	50% refund up to €25 per year	Not covered
<b>Consultants Fees</b>	50% <b>refund up</b> to €70 per visit (unlimited visits per member per year)	€75 per visit
<b>Pathology – consultants' fees</b>	50% of charge	Up to €75 per referral
<b>Radiology - consultants' fees</b>	50% of charge	Up to €75 per referral
<b>Pathology, radiology or other diagnostic tests</b>	50% of charge	As per schedule of benefits
<b>Alternative practitioner: Acupuncturists, Chiropractors, Osteopaths, Reflexology Visits, Physical Therapists, Dieticians, Occupational Therapists, Chiropodists/Podiatrists, Speech Therapists &amp; Orthoptists Visits, Homeopath, Massage Therapists, Reflexologists &amp; Clinical psychology</b>	50% refund up to €30 per visit to a maximum of 24 visits per member per year  Clinical psychology not included.	Up to €35 per visit to a maximum of 7 combined visits per year.  Massage therapists not included.
<b>Optical – Eye Tests and Glasses/Contact Lenses</b>	50% refund up to €25 per visit (maximum of 1 visits per member per year)	Up to €100 every 2 years
<b>Psycho-oncology counselling</b>	50% refund up to €25 per visit for 8 visits	Not available
<b>Manual Lymph Drainage</b>	50% refund up to €25 per visit for 8 visits	Not available
<b>Hearing Test</b>	50% refund up to €25 per visit (maximum of 1 visit per member p.a.)	€35 every 2 years
<b>Dental Visits</b>	50% refund up to €30 per visit (maximum of 25 visits per member	Up to €35 per visit x7

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	per year)	
<b>Physiotherapy</b>	50% refund up to €30 per visit (maximum of 25 visits per member per year)	Up to €35 per visit-up to a max of 7 visits per member per year
<b>Health Screening</b>	Up to €100 per member in each year	75% up to €200 every 2 years
<b>Pre &amp; Post Natal Visit</b>	Up to €250 per annum	Up to €350 in year of birth
<b>Child counseling</b>	50% of charge up to €25 per visit 8 times p.a.	Not available
<b>Child speech &amp; language therapy</b>	50% refund up to €25 per year , 8 times per year	Up to €35 per visit treated as other day-to-day practitioners as detailed above
<b>A&amp;E Levy</b>	- €66 per visit up to 2 visits	Not available

### Employee Assistance Programme

<b>Telephone based counselling service: Personal and work related issues</b>	Covered in addition to 6 face-to-face counseling sessions	Not covered
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. \*\*Benefits may be claimed through outpatient benefits if more advantageous to the member.

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