

Benefits	Aviva Business Plan Extra	VHI Plan B
-----------------	--------------------------------------	-------------------

Hospital costs

Hospital treatment & accommodation in Ireland		
No. of hospitals & treatment centres	151	111
Hospital accommodation:		
Public hospitals	Full cover in private room	Full cover in a private room
Private hospitals (excluding Blackrock Clinic, Mater Private & Beacon Hospital)	Cover in a semi-private room subject to an excess of €75 per episode of care	Full cover in semi-private room
Participating consultants	Full cover	Full cover
Listed cardiac procedures (high-tech)	Full Cover subject to €50 excess per procedure	90% cover
Listed special procedures (high-tech)	Full Cover subject to €50 excess per procedure	90% cover
Day case		
Public hospitals	Full cover	Full cover
Private hospitals (excluding Blackrock Clinic, Mater Private & Beacon Hospital)	Full cover subject to €75 excess	Full cover
High-tech hospitals	Full Cover subject to €75 excess	Full cover

Maternity benefits

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

Benefits	Aviva Business Plan Extra	VHI Plan B
----------	------------------------------	------------

Baby massage classes	Covered under day-to-day benefits: alternative practitioners up to €30 per visit and 24 visits	Not available
Breastfeeding Consultancy	€25 x 2 sessions	Not available
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses.	Not available
Member Discounts	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

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

Scans

CT	8 centres	1 centre
MRI	33 centres	20 centres
PET-CT	7 centres	6 centres

Treatment outside Ireland

Have your treatment abroad in a country of your choice	We will cover you for the amount we would have paid for the treatment here in Ireland	Not available
Treatment not available in Ireland	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
a & e abroad	Up to €100,000 for emergency in patient hospital treatment	Up to €65,000 for emergency in patient hospital treatment

Benefits	Aviva Business Plan Extra	VHI Plan B
----------	------------------------------	------------

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.
---	---	--

Asthma Care Program with Asthma Care Ireland	Adult: €65 contribution Child: €135 contribution	Not available
---	---	---------------

Outpatient benefits

Outpatient excess	Individual excess €150/ Family excess €250	Per person excess €300 /Family excess €1500
GP Visits	Covered under day-to-day benefits	€13 per visit
Physiotherapist visit	Covered under day-to-day benefits	€13 per visit
Alternative medicine: Acupuncturist, Chiropractor, Osteopath, Reflexologist, Physical Therapist, dietetics, occupational therapy, podiatry/chiroprody, speech therapy	Covered under day-to-day benefits	Up to €13 per visit to a max of 12 visits per year
Clinical psychology	Not available	Up to €13 per visit to a max of 12 visits per year
Scans – where a direct settlement is not in place	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
Consultants Fees	Up to €55 per visit**	Up to €39 per visit
Pathology Tests	Fully covered**	50% of agreed charges in approved outpatient centre up to €500 per member per year
Pathology Fees	Covered up to €20 per referral**	Up to €20 per referral in an approved out-patient centre
Radiology Tests	Fully covered**	Up to €60 per procedure
Radiology Fees	As per schedule of benefits	Up to €60 per procedure
Home nursing	Up to €40 a day for up to 20 consecutive days - subject to outpatient excess	Not available
Emergency dental	Up to €450 - subject to outpatient excess	Not available
Pre & post natal consultant care	Up to €400 – subject to outpatient excess	Up to €255
Manual Lymph drainage	Up to €40 per visit for 5 visits**	Not available
Psycho-oncology counselling	Up to €40 per visit for 5 visits**	Not available
Mental therapy session	Not included in this plan	Up to €20 per visit in an out patient mental health centre- max 12 visits per year.

Member benefits

Urgent care facility	Not available	VHI Swiftcare Clinic. VHI members receive NO discount at Swiftcare. Members & non members cost €105
-----------------------------	---------------	--

Benefits	Aviva Business Plan Extra	VHI Plan B
----------	------------------------------	------------

Laser Eye Surgery	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.
Cervical Cancer Vaccination – Point of Care Health Services	€150 contribution	Not available
Teeth Whitening in approved centre with free initial consultation	- In clinic treatment - €150 contribution - Home care kit - €75 cont. - In clinic treatment & home care kit - €150 cont.	Not available
Veneers in approved centre with free initial consultation	€375 contribution towards in clinic treatment	Not available
Free Kids membership to Jackie Skelly Fitness Centres	Children must be aged between 3 and 15 years and be included on your Aviva policy.	Not available
Allen Carr’s Easyway To Stop Smoking	33% contribution to clinic cost	Not available
Health screens	- €35 contribution to female screen with cervical smear	Not available
Preferred Providers – EHA & Charter Medical Group	-€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
Travel Vaccines	-€50 per member per year	Not available

Day-to-day benefits not subject to an excess

GP Visits	50% refund up to €30 per visit (maximum of 25 visits per member per year)	€13 per visit covered in out patient benefits and subject to excess
Prescriptions	50% refund up to €25 per year	Not available
Consultants Fees	50% refund up to €70 per visit (unlimited per member per year)	Up to €39 per visit covered in out patient benefits and subject to excess
Pathology – consultants’ fees	50% of charge	Up to €20 per referral in an approved out-patient centre covered in out patient benefits and subject to excess
Radiology - consultants’ fees	50% of charge	Up to €60 per procedure covered in out patient benefits and subject to excess
Pathology, radiology or other diagnostic tests	50% of charge	Up to €60 per procedure covered in out patient benefits and subject to excess
Alternative practitioners: Chiropodists/Podiatrists, Dieticians, Occupational Therapists, Speech Therapists, Orthoptists Acupuncturists, Chiropractors,	50% refund up to €30 per visit to a maximum of 24 visits per member per year	Up to €13 per visit to a max of 12 visits per year covered in out patient benefits and subject to excess Homeopath and Massage Therapists not covered on this plan

Benefits	Aviva Business Plan Extra	VHI Plan B
----------	------------------------------	------------

Osteopaths, Physical Therapists, Reflexologists, Homeopath & Massage Therapists,		
Optical – Eye Tests and Glasses/Contact Lenses	50% refund up to €25 per visit (maximum of 1 visits per member per year)	Not available
Psycho-oncology counselling	50% refund up to €25 per visit for 8 visits	Not available
Manual Lymph Drainage	50% refund up to €25 per visit for 8 visits	Not available
Hearing Test	50% refund up to €25 per visit (maximum of 1 visit per member p.a.)	Not available
Dental Visits	50% refund up to €30 per visit (maximum of 25 visits per member per year)	Not available.
Physiotherapy	50% refund up €30 per visit (maximum of 25 visits per member per year)	€13 per visit covered in out patient benefits and subject to excess
Health Screening	Up to €100 per member in each year	Not available
Pre & Post Natal Visit	Up to €250 per annum	Up to €255 covered in out patient benefits and subject to excess
Child counseling	50% of charge up to €25 per visit 8 times p.a.	Not available
Child speech & language therapy	50% refund up to €25 per year, 8 times per year	Not available
A&E Levy	-€66 per visit up to 2 visits	€13 per visit under out patient benefits and subject to excess

Employee Assistance Programme

Telephone based counselling service: Personal and work related issues	Covered in addition to 6 face-to-face counseling sessions	Not covered
---	---	-------------

**Benefits may be claimed through outpatient benefits if more advantageous to the member.

Legal Disclaimer and Copyright While Aviva has made every effort to ensure that the information contained within this comparison document is correct and accurate nevertheless it is possible that errors or omissions in the content may occur from time to time. No liability whatsoever is accepted by Aviva, its servants or agents for any errors or omissions in the information or data or for any loss or damage occasioned to any person acting or refraining from acting as a result of the information or data contained in this comparison. Aviva retains all copyright and other proprietary rights in relation to its trademark, logo and name. This comparison offers an overview of Aviva, Quinn-healthcare and VHI health insurance products. It is not a fully comprehensive guide to either the Aviva, VHI or Quinn-healthcare plans so you may wish to refer to the insurers' rules booklets and/ or look for additional information from either Aviva, VHI or Quinn-healthcare. Aviva Health Insurance Ireland Ltd is regulated by the Financial Regulator.