

Benefits	Aviva Business Plan Extra
Hospital costs	
Hospital treatment & accommodation in Ireland	
No. of hospitals & treatment centres	150
Hospital accommodation:	
Public hospitals	Full cover in a private room
Private hospitals -semi private room	Full cover subject to a €75 excess per episode of care
Private hospitals - private room	Full cover at semi private room rate subject to a €75 excess per episode of care
High-tech hospitals	45% cover in semi private room subject to a €500 excess per claim
Participating consultants	Full cover
Listed cardiac procedures (high tech)	Full cover subject to a €50 excess per procedure
Listed special procedures (high-tech)	Full cover subject to a €50 excess per procedure
	Day case
Public hospitals	Full cover
Private hospitals	Full cover subject to a €75 excess
High-tech hospitals	Full cover subject to a €75 excess
Maternity benefits	
Public hospital accommodation	Full cover (up to 3nights)
Private hospital accommodation	Grant up to €3,450
Home birth grant	Grant up to €3,450
4D Scans	Ultrasound Dimensions: €55 InnerVision Ultrasound: €50
Newborns premium	Free until next renewal
Post natal home help (PNHH)	Up to 3 days available
Post natal home nursing	Covered under child home nursing
Doula Ireland	€300 discount for members €300 contribution if not accessing PNHH
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
Breastfeeding Consultancy	€25 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses.
Baby Massage	Covered under alternative practitioners
Benefits for Parent Accompanying Child	€40 per day up to 14 days

Benefits	Aviva Business Plan Extra
Child Home Nursing	€100 per day up to 14 days
Paediatrician benefit	Included in pre/post natal care benefit
Nursing care	
No. of convalescence homes	455
Convalescence	€50 a day for up to 14 consecutive days
Telephone Support	Nurse-on-call available 24 hours a day, 7 days a week
Point of Care	Day case procedure for patients for Rheumatology and Chemotherapy
Cancer Support Benefit	Up to €100 per day for accommodation expenses incurred when travelling for cancer treatment – maximum of €1,500 per year
Ambulance Costs	Cover for ambulance costs if certified medically necessary by consultant
Cervical Cancer Vaccination	€150 contribution
Asthma Care Program with Asthma Care Ireland	Adult: €65 contribution Child: €135 contribution
Scans	
Best cover on the market for scans	Full cover in more approved centres
CT	8 centres
MRI	33 centres
PET-CT	7 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
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 treatment here in Ireland
a & e abroad	Up to €100,000 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 psychiatric in patient treatment for alcohol or substance abuse for 91 days over a 5-year period

Benefits	Aviva Business Plan Extra
Outpatient benefits	
Outpatient excess	Excess €150 individual, €250 Family
Consultant fees	Up to €55 per visit
Pathology technical charges	Full Cover at agreed charges
Pathology professional fees	Up to €20 per referral
Radiology technical charges	Full Cover at agreed charges
Radiology professional fees	As per schedule of benefits for professional fees
Psycho-oncology counselling	Up to €40 per visit for 5 visits
Scans - non approved treatment centres for scans	MRI - up to €350 allowed
	CT - up to €200 allowed
Home nursing	Up to €40 a day for up to 20 consecutive days
Manual Lymph Drainage	Up to €40 per visit for 5 visits
Emergency dental	Up to €450
Mental health assessment	Not covered
Pre/Post Maternity benefit	Up to €400
Member Benefits	
Urgent care facility	Not available
Laser Eye Surgery	Members can claim back 22.5% of the cost from Optical Express
Teeth Whitening in approved centre with free initial consultation	- In clinic treatment - €250 contribution
	- Home care kit - €75 cont.
	- In clinic treatment & home care kit - €250 cont.
Veneers in approved centre with free initial consultation	€500 contribution towards in clinic treatment
Free Kids membership to Jackie Skelly Fitness Centres	Children must be aged between 3 and 15 years and be included on your VIVAS Health policy.
Allen Carr's Easyway To Stop Smoking	€110 contribution to clinic – full cost is €320
Health screens	€35 contribution to female screen with cervical smear
	- €75 contribution to female screen with cervical smear & DEXA

Benefits	Aviva Business Plan Extra
Preferred Providers –EHA & Charter Medical Group	- €35 contribution to male screen with PSA
	- €140 contribution to Executive Health screen
	- €180 contribution to Executive Health screen & DEXA
	- €35 contribution to Standard EHA Health screen
	- €100 contribution to Executive EHA Health screen
Travel vaccines	- €100 contribution to Executive EHA Health screen
Day to Day Benefits	
Excess	none
GP Visits	50% up to €30 per visit (maximum of 25 visits per member per year)
Prescriptions	50% up to €25 per year
Physiotherapists	50% refund up to €30 per visit (max of 25 visits per member per year)
Psycho-oncology counselling	50% charges up to €25 per visit up to 8 per year
Consultant	50% up to €70 per visit unlimited per member per year)
Pathology – consultants’ fees	50% of charge
Radiology – consultants’ fees	50% of charge
Pathology, radiology or other diagnostic tests	50% of charge
Alternative Practitioners : Chiropodists/Podiatrists, Dieticians, Occupational Therapists, Speech Therapists & Orthoptists Visits, Acupuncturists, Chiropractors, Osteopaths, Physical Therapists & Reflexologists Visits, Homeopath, Massage Therapists,	Up to €30 per visit to a maximum of 24 visits per member per year
Clinical Psychologist	Not available
Mental health therapy	Not available
Child speech & language therapy	50% refund up to €30 per visit , 8 times per member per year
Optical – Eye Tests and Glasses/Contact Lenses	50% up to €25 per visit (maximum of 1 visits per member per year)
Manual Lymph Drainage	50% charges up to €25 per visit (max 8 visits)

Benefits	Aviva Business Plan Extra
Hearing Test	50% up to €25 per visit (maximum of 1 visits per member per year)
Dental Visits	50% up to €30 per visit (maximum of 25 visits per member per year)
Physiotherapy	50% up to €30 per visit (maximum of 25 visits per member per year)
Screening	Up to €100 per member in each year unlimited
Pre & Post Natal Care	50% of charges up to €250 per annum
Antenatal course	Covered in maternity benefit above
Child counselling	50% up to €30 per visit- max 8 visits per child
A & E levy	€66 per visit per member, max 2 per year
Employee Assistance Programme	
Telephone based counselling service: Personal and work related issues	Covered including 6 face-to-face sessions
Jan-10	
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**VHI Family Plan Plus
(medical expenses level 2)**

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Full cover in a private room

Full cover

Cover at semi private room rate

Not covered (minimum benefits should apply)

Full cover

75% cover Beacon and Galway Clinic,
50% Blackrock and Mater Private

Not covered (minimum benefits should apply)

Full cover

Full cover

Not covered (minimum benefits should apply)

Full cover (up to 3 nights)

Grant up to €4000

Grant up to €4000

Not covered

Not covered

Free until next renewal

Not covered

Following 2 nights' hospital stay: €600

Following 1 night's hospital stay: €1,200

Not covered

Not covered

Up to €30 per visit x 2

Not covered

Up to €100 per child in year of birth

€100 per day up to 14 days

**VHI Family Plan Plus
(medical expenses level 2)**

€100 per day for up to 28 days

up to €75 - 1 visit in the year of the birth

206

€30 per day up to 14 days

NurseLine 24/7 Best Doctors
Service

Not covered

Up to €100 per day for accommodation
expenses incurred when travelling for
cancer treatment – maximum of €1,500
per year.

Cover for ambulance costs if certified
medically necessary by consultant

Not covered

Not covered

Cover in limited approved centres

1 centre

20 centres

6 centres

Cover for surgical procedures &
treatment abroad up to €100,000
subject to prior approval and
satisfaction in full of criteria

Cover for surgical procedures &
treatment abroad up to €100,000

Up to €100,000 for emergency in
patient hospital treatment

Cover for stress related conditions
including 100 days cover for in patient
psychiatric treatment

Cover for psychiatric in patient
treatment for alcohol or substance
abuse for 91 days over a 5-year period

**VHI Family Plan Plus
(medical expenses level 2)**

€25 excess

Up to €75 per visit x 7 visits

Up to 75% of agreed charges up to max.
€750

Up to €75 per referral

Up to 75% of agreed charges up to max.
€750

Up to €75 per procedure

Not Covered

Subject to excess of €125 per scan

Full cover Advanced Radiology Centre
(subject to GP or consultant referral)

Not Covered

Not Covered

Not Covered

Up to €100 per member every 2 years in
an approved out-patient mental health
centre

Up to €400

Minor injury care benefit at Swiftcare
Clinics Only- €75 per visit x 5 visits per
annum

15% discount available. This is not a
benefit which can be claimed through
your plan.

Not available

Not available

Not available

Not available

Up to €200 every 2 years as detailed
in day-to-day benefits

**VHI Family Plan Plus
(medical expenses level 2)**

Not available

€25 excess

up to €35 per visit to a maximum of 7 visits per year

Not covered

up to €35 per visit to a maximum of 7 visits per year

Not covered

up to €75 per visit to a maximum of 7 visits per year

Up to €75 per referral

Up to €75 per procedure

75% of agreed charges up to €750 per year

Acupuncturists, Physical therapists, Reflexologists, Chiropractors and Osteopaths: Up to €35 per visit - max. 7 combined visits

Dieticians; Occupational therapist; Chiropodist/Podiatrists; Speech therapist; Orthoptist visits: Up to €35 per visit - max. 7 combined visits

Up to €35 per visit, max of 7 visits

Up to €35 per visit - max 7 visits per member per year in approved mental health centre

Included in Alternative practitioners

Up to €100 per member in each 2 year period

Not covered

**VHI Family Plan Plus
(medical expenses level 2)**

Up to €35 every 2 years

Up to €35 per visit to a maximum of 7 visits per year

Up to €35 per visit to a maximum of 7 visits per year

Up to €200 every 2 years

As part of out-patient cover

Up to €75 in year of birth

Up to €35 per visit - max 7 visits per child per year

€75 per visit - max 2 per year

Not covered

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