

Inpatient Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
Date Current Version of Plan Commenced	01-09-2011	23-03-2011
Public Hospital Semi-private	Yes	Yes
Public Hospital Private Room	Yes	Yes
Private Hospital Semi-private Room	Yes; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €75 excess
Private Hospital Private Room	Yes; €50 daily excess; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €150 excess
Hi-tech Cardiac	Yes; Hermitage and Galway Clinic included in this category for this plan	Yes; €50 excess
Hi-tech Special Procedures	Yes; Hermitage and Galway Clinic included in this category for this plan; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €50 excess
Hi-tech other than Cardiac and Special	50% semi-private; 40% of private rate; Beacon full cover semi-private	45% semi-private; 35% private; €500 excess per claim
Day Case Private Hospitals	Yes; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €75 Excess
Day Case Hi-tech Hospitals	Yes; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €75 Excess
Convalescence	€30 x 14	€50 x 14
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 x 15

Maternity Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
Hospital Costs Up To 3 Nights	€3,500	€3,450
Home Births	€3,500	€3,450
Delivery Consultant Fees	€863.86	€865
Out-patient Maternity Consultant Care	See pre/post natal care	See pre/post natal care
Newborn Free to Renewal Date	Yes	Yes
Post-natal Home Help	Not covered	Covered up to 3 days
Alternative Amount to Post-natal Home Help	Not covered	€120
Post-natal Home Nursing	€1,300 following 1 nights stay or €650 following 2	Not covered
Child Home Nursing	€100 x 28	€100 x 14
Pre/Post-natal Care	€500	€400; €150 excess or 50% up to €250; 1€ excess
Child Healthcare Benefit	Child Counselling €30 x 8; Paediatrician €75; Baby Massage €100 per child	Not covered
Parent Accompanying Child	€100 X 14 not incl. first 3 days	€40 x 14
Partner Benefit	Not covered	€50 x 2
Breastfeeding Consultancy	€30 X 2	€25 x 2
Other Maternity Benefits	Antenatal course €75; Foetal screening €200	€300 discount for Doula services plus €300 additional contribution if not accessing post natal home help; Discount for cord blood stem cell preservation; 4D scans discount
Nurse on Call	Yes	Yes

Outpatient Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
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Individual Excess	€1	Out-patient: €150 Day to day: €1 (refunded)
Family Excess	€1	Out-patient: €250 Day to day: €1 (refunded)
Non-Maternity Consultant Fees	€100 x 12	€55; €150 excess or 50% up to €70 per visit; €1 excess
GP Visits	€40 X 12	€40 x 12; €1 excess
Physiotherapist	€40 X 12	€40 x 12; €1 excess
Emergency Dental Care	Not covered	€450; €150 excess
Non Emergency Dental	€40 x 12	€40 x 12; €1 excess and Discounts available for Smiles Dental Clinic
Home Nursing	Full cover for Vhi Homecare benefit for certain procedures and upon referral from certain hospitals	€40 x 20; €150 excess
A&E Charge	€75 x 2 (Applies to A&E in Public Hospitals Only)	€66 x 2; (Applies to A&E in Public Hospitals Only) €150 excess
Alternative medicines-Acupuncture, Chiropractor, Osteopath	€40 X 12	€40 x 12; €1 excess
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€40 X 12	€40 x 12 combined with benefit above; €1 excess
Psycho-Oncology Counselling	Not covered	€40 x 5; €150 excess or 50% up to €25 x 8; €1 excess
Manual Lymph Drainage	Not covered	€40 x 5; €150 excess or 50% up to €25 x 8; €1 excess
Hearing Test	€50 every 2 yrs	50% up to €25; €1 excess
Optical	75% up to €150 per 2 yrs	50% up to €25; €1 excess
Health Screening	Lifestages Screening Programme €200 per screen every 2 years; 75% cover Mammograms and Dexa scans every 2 years; Full cover 1 Fitness screening every 3 years	Discounts for various health screenings and €100 per year; no excess
Prescription Costs	Not covered	50% up to €25; €1 excess
Employee Assistance Programme Carecall Counsellors	Full EAP service including telephone and face to face counselling is available	Yes telephone based counselling service plus 6 face-to-face sessions
Other day-to-day Practitioners	Orthoptists combined €40 x 12 with Dietician benefit; Physical therapist, Reflexologist €40 x 12 combined visits with alternative practitioners above	Reflexologist, Homeopathy, Orthoptist, Massage Therapist €40 x 12 combined visits with alternative practitioners; €1 Excess
Child Speech and Language Therapy	Not covered	50% up to €30 x 8; €1 excess
Travel Vaccinations	€100	€50 per year; No excess
Minor Injury Benefit	Vhi Swiftcare €75 x 5	Not covered
Return Home Benefit	€100 x 3	Not covered
Pre/Post Op. Consultation	Not covered	Not covered
Out-patient Policy Limit	€4,000	€4,000

Scan Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
Out-patient Scan Cover MRI Non Approved Centres	Not covered	€350
Out-patient Scan Cover CT Non Approved Centres	Not covered	€200
Out-patient MRI and CT Scans in Approved Centres	Yes	Yes

Overseas Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
Benefit Abroad For Surgical Procedures Available In Ireland	€100,000	Yes
Benefit Abroad For Surgical Procedures Not Available In Ireland	€100,000	Yes
Overseas A&E		
Hospital Bill	€100,000	€100,000
Repatriation Expenses	€2,000,000	€1,000,000
Companion Repatriation Expenses	€1,000	€1000
24 Hour Telephone Assistance	Yes	Yes
Expenses For Companion	€1,000	€1000

Psychiatric Benefit	Company Plan Extra Level 2 from VHI Healthcare	Business Plan Complete from Aviva Health
In-patient psychiatric - non-alcohol/drug	180 days	100 days per year
In-patient psychiatric - alcohol related	91 days per 5 years	91 days per 5 years
Out-patient psychiatric care	Mental health assessment €100 per 2 yrs; Mental health therapy €30 X 12; Clinical Psychologist €40 X 12; Child counselling €30 x 8	Child Counselling 50% up to €30 x 8