

<b>Inpatient Benefit</b>	<b>First Plan Plus Level 1</b> from VHI Healthcare	<b>Business Plan Select</b> from Aviva Health
<b>Date Current Version of Plan Commenced</b>	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; €125 excess
Private Hospital Private Room	semi-private rate; 80% of semi-private rate for certain orthopaedic and ophthalmic procedures	semi-private rate; €125 excess
Hi-tech Cardiac	Blackrock, Mater and Hermitage 90%; Beacon and Galway Clinic 75%; max. shortfall €2000	Yes; €125 excess
Hi-tech Special Procedures	90% Blackrock Clinic, Hermitage and Mater Private; 80% cover for certain orthopaedic and ophthalmic procedures; Beacon and Galway Clinic Not Covered	Yes; €50 excess
Hi-tech other than Cardiac and Special	semi-private 45%; private 35%; Beacon full cover	45% semi-private; 35% private; €500 excess per claim
Day Case Private Hospitals	Yes; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €125 excess
Day Case Hi-tech Hospitals	Yes; 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €125 Excess
Convalescence	€30 x 14	€50 x 14
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 x 15

<b>Maternity Benefit</b>	<b>First Plan Plus Level 1</b> from VHI Healthcare	<b>Business Plan Select</b> from Aviva Health
Hospital Costs Up To 3 Nights	€2,275	€3,450
Home Births	€2,275	€3,450
Delivery Consultant Fees	€863.86	€865
Out-patient Maternity Consultant Care	See pre/post natal care	Se 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	Not covered	Not covered
Child Home Nursing	Not covered	€100 x 14
Pre/Post-natal Care	€250	€400; €150 excess or 50% up to €250; 1€ excess
Child Healthcare Benefit	Not covered	Not covered
Parent Accompanying Child	Not covered	€40 x 14
Partner Benefit	Not covered	€50 x 2
Breastfeeding Consultancy	Not covered	€25 x 2
Other Maternity Benefits	Not covered	€300 discount for Doula services plus an additional €300 contribution if not availing of post natal home help; Discount off cord blood stem cell preservation; 4D scans discount
Nurse on Call	Yes	Yes

<b>Outpatient Benefit</b>	<b>First Plan Plus Level 1</b> from VHI Healthcare	<b>Business Plan Select</b> from Aviva Health
Individual Excess	€25	Out-patient Excess: €150 Day to Day Excess: €1 (refunded)

Family Excess	€25 per member	Out-patient Excess: €250 Day to Day Excess: €1 (refunded)
Non-Maternity Consultant Fees	€60 x 7	€55; €150 excess or 50% up to €70 per visit; €1 excess
GP Visits	€25 x 7	€25 x 7; €1 excess
Physiotherapist	€25 x 7	€25 x 7; €1 excess
Emergency Dental Care	Not covered	€450; €150 excess
Non Emergency Dental	€25 x 7	€25 x 7; €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	€25 x 7	€25 x 7; €1 excess
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€25 x 7	€25 x 7 combined with above benefit; €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 50% up to €25 x 8; €1 excess
Hearing Test	€25 every 2 yrs	50% up to €25; €1 excess
Optical	75% to a max of €55 every 2 yrs	50% up to €25; €1 excess
Health Screening	Lifestages Screening Programme €150 per screen every 2 years; 50% cover for Mammograms and Dexa scans every 2 years	Various discounts for health screenings plus €100 per year; No excess
Prescription Costs	Not covered	50% up to €25; €1 excess
Employee Assistance Programme Carecall Counsellors	Not covered	Yes telephone counselling service plus 6 face-to-face sessions
Other day-to-day Practitioners	Not covered	Reflexologist, Homeopath, Orthoptist, Massage Therapist, Medical Herbalist, Podiatrist €25 x 7 combined visits with alternative practitioners; €1 excess
Child Speech and Language Therapy	Not covered	50% up to €30 x 8; €1 excess
Travel Vaccinations	€60	€50; 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	€3,200	€4,000

Scan Benefit

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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

<b>Overseas Benefit</b>	<b>First Plan Plus Level 1 from VHI Healthcare</b>	<b>Business Plan Select from Aviva Health</b>
Benefit Abroad For Surgical Procedures Available In Ireland	€100,000	Yes
Benefit Abroad For Surgical Procedures Not Available In Ireland	€100,000	Yes
<b>Overseas A&amp;E</b>		
Hospital Bill	€100,000	€100,000
Repatriation Expenses	€2,000,000	€1,000,000
Companion Repatriation Expenses	€1,000	€1,000
24 Hour Telephone Assistance	Yes	Yes
Expenses For Companion	€1,000	€1,000

<b>Psychiatric Benefit</b>	<b>First Plan Plus Level 1 from VHI Healthcare</b>	<b>Business Plan Select from Aviva Health</b>
In-patient psychiatric - non-alcohol/drug	100 days	100 days
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 €25 X 7; Clinical Psychologist €25 X 7	Child Counselling 50% up to €30 x 8; €1 excess