

Inpatient Benefit	HealthPlus Choice (Plan C) 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	Yes; €75 excess
Private Hospital Private Room	Yes	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	90%; Hermitage and Galway Clinic included in this category for this plan	Yes; €50 excess
Hi-tech other than Cardiac and Special	65% semi-private room in Mater Private; 40% private room in Mater Private; 55% in Blackrock Clinic; Beacon full cover private room	45% semi-private; 35% private; €500 excess per claim
Day Case Private Hospitals	Yes	Yes; €75 Excess
Day Case Hi-tech Hospitals	Yes	Yes; €75 Excess
Convalescence	€58 x 15	€50 x 14
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 x 15

Maternity Benefit	HealthPlus Choice (Plan C) from VHI Healthcare	Business Plan Complete from Aviva Health
Hospital Costs Up To 3 Nights	€3,150	€3,450
Home Births	€3,150	€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	Not covered	Not covered
Child Home Nursing	€100 x 14	€100 x 14
Pre/Post-natal Care	€385	€400; €150 excess or 50% up to €250; 1€ excess
Child Healthcare Benefit	Not covered	Not covered
Parent Accompanying Child	€40 X 4 not incl. first 3 days	€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 €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	HealthPlus Choice (Plan C) from VHI Healthcare	Business Plan Complete from Aviva Health
Individual Excess	€200	Out-patient: €150 Day to day: €1 (refunded)
Family Excess	€200 per person	Out-patient: €250 Day to day: €1 (refunded)

Non-Maternity Consultant Fees	€51 per visit	€55; €150 excess or 50% up to €70 per visit; €1 excess
GP Visits	€20 per visit	€40 x 12; €1 excess
Physiotherapist	€13 per visit	€40 x 12; €1 excess
Emergency Dental Care	Not covered	€450; €150 excess
Non Emergency Dental	€20	€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	€20 per episode of care (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	€20 x 12	€40 x 12; €1 excess
Dietician, Occupational Therapist, Chiropracist, Speech Therapist	€20 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	Not covered	50% up to €25; €1 excess
Optical	€20	50% up to €25; €1 excess
Health Screening	Lifestages Screening Programme €250 per screen every 2 years; 75% cover for Mammograms and Dexa scans every 2 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	Not covered	Yes telephone based counselling service plus 6 face-to-face sessions
Other day-to-day Practitioners	Not covered	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	Not covered	€50 per year; No excess
Minor Injury Benefit	Not covered	Not covered
Return Home Benefit	Not covered	Not covered
Pre/Post Op. Consultation	Not covered	Not covered
Out-patient Policy Limit	€4,000	€4,000

Scan Benefit	HealthPlus Choice (Plan C) 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	HealthPlus Choice (Plan C) 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	HealthPlus Choice (Plan C) 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 Therapy €20 x 12	Child Counselling 50% up to €30 x 8