

Inpatient Benefit	HealthPlus Platinum (Plan E) from VHI Healthcare	I Level 5 from Aviva Health
Date Current Version of Plan Commenced	01-09-2011	01-03-2011
Public Hospital Semi-private	Yes	Yes
Public Hospital Private Room	Yes	Yes
Private Hospital Semi-private Room	Yes	Yes
Private Hospital Private Room	Yes	Yes
Hi-tech Cardiac	Yes	Yes
Hi-tech Special Procedures	Yes	Yes
Hi-tech other than Cardiac and Special	Yes	Yes
Day Case Private Hospitals	Yes	Yes
Day Case Hi-tech Hospitals	Yes	Yes
Convalescence	€70 x 14	€75 X 16
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 X 15

Maternity Benefit	HealthPlus Platinum (Plan E) from VHI Healthcare	I Level 5 from Aviva Health
Hospital Costs Up To 3 Nights	€3,400	€3,850
Home Births	€3,400	€3,850
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	No
Post-natal Home Help	Not covered	Covered up to 3 days
Alternative Amount to Post-natal Home Help	Not covered	€120 (if service not available in your area)
Post-natal Home Nursing	Not covered	Not covered
Child Home Nursing	€100 x 14	Not covered
Pre/Post-natal Care	€385	€400
Child Healthcare Benefit	Not covered	Not covered
Parent Accompanying Child	€40 X 4 not incl. first 3 days	Not covered
Partner Benefit	Not covered	€50 x 2
Breastfeeding Consultancy	Not covered	€25 x 2
Other Maternity Benefits	Not covered	Doula - €300 discount plus €300 if not availing of home help; €600-900 discount for cord blood stem cell preservation; 4D Scans discount; Member discounts in maternity shop
Nurse on Call	Yes	Yes

Outpatient Benefit	HealthPlus Platinum (Plan E) from VHI Healthcare	I Level 5 from Aviva Health
Individual Excess	€200	€150
Family Excess	€200 per person	n/a
Non-Maternity Consultant Fees	€51 per visit	€55 per visit
GP Visits	€20 per visit	Not covered
Physiotherapist	€13 per visit	Not covered
Emergency Dental Care	not covered	€450

Non Emergency Dental	€20	Discounts available at Smiles Dental Clinic
Home Nursing	Full cover for Vhi Homecare benefit for certain procedures and upon referral from certain hospitals	€40 x 20
A&E Charge	€20 per episode of care (Applies to A&E in Public Hospitals Only)	€20 per annum (Applies to A&E in Public Hospitals Only)
Alternative medicines-Acupuncture, Chiropractor, Osteopath	€20 x 12	Not covered
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€20 x 12	Not covered
Psycho-Oncology Counselling	Not covered	€40 x 5
Manual Lymph Drainage	Not covered	€40 x 5
Hearing Test	Not covered	Not covered
Optical	Not covered	Not covered
Health Screening	Lifestages Screening Programme €300 every 2 years; Full cover for Mammograms and Dexa scans every 2 years.	Contribution towards different screenings
Prescription Costs	Not covered	Not covered
Employee Assistance Programme Carecall Counsellors	Not covered	Not covered
Other day-to-day Practitioners	Not covered	Not covered
Child Speech and Language Therapy	Not covered	Not covered
Travel Vaccinations	Not covered	Not covered
Minor Injury Benefit	Not covered	Not covered
Return Home Benefit	Not covered	Post operative home help €300 over 3 days
Pre/Post Op. Consultation	Not covered	Not covered
Out-patient Policy Limit	€4,000	€4,000

Scan Benefit	HealthPlus Platinum (Plan E) from VHI Healthcare	I Level 5 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 Platinum (Plan E) from VHI Healthcare	I Level 5 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	€1,000
24 Hour Telephone Assistance	Yes	Yes
Expenses For Companion	€1,000	€1,000

Psychiatric Benefit	HealthPlus Platinum (Plan E) from VHI Healthcare	I Level 5 from Aviva Health
In-patient psychiatric - non-alcohol/drug	180 days	180 days
In-patient psychiatric - alcohol related	91 days per 5 years	91 days over 5 years
Out-patient psychiatric care	Mental Health Therapy €20 x 12	Not covered