

Inpatient Benefit	One Plan Access (Plan A) from VHI Healthcare	Level 1 Hospital 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	Semi-private rate	Yes
Private Hospital Semi-private Room	60%; No cover for the Galway Clinic, the Hermitage or the Beacon Clinic	75%
Private Hospital Private Room	45%; No cover for the Galway Clinic, the Hermitage or the Beacon Clinic	75% of semi-private room rate
Hi-tech Cardiac	35% Blackrock Clinic and Mater Private only	Yes; Blackrock; Mater, Beacon, Galway and Hermitage
Hi-tech Special Procedures	35% Blackrock Clinic and Mater Private only	35%
Hi-tech other than Cardiac and Special	35% semi-private	25%
Day Case Private Hospitals	60%	Yes
Day Case Hi-tech Hospitals	60%	35%
Convalescence	€45 x 14	€30 x 14
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 X 15

Maternity Benefit	One Plan Access (Plan A) from VHI Healthcare	Level 1 Hospital from Aviva Health
Hospital Costs Up To 3 Nights	€2,275	€3,000
Home Births	€2,275	€3,000
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 (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	€255	€300
Child Healthcare Benefit	Not covered	Not covered
Parent Accompanying Child	€40 X 4 not incl. first 3 days	Not covered
Partner Benefit	Not covered	Not covered
Breastfeeding Consultancy	Not covered	Not covered
Other Maternity Benefits	Not covered	€600-900 discount off cord blood stem cell preservation, contributions for 4D scans
Nurse on Call	Yes	Yes

Outpatient Benefit	One Plan Access (Plan A) from VHI Healthcare	Level 1 Hospital from Aviva Health
Individual Excess	€300	€150
Family Excess	€300 per person	€250
Non-Maternity Consultant Fees	€39 per visit	€60 per visit
GP Visits	€13 per visit	Not covered
Physiotherapist	€13 per visit	Not covered
Emergency Dental Care	Not covered	€450
Non Emergency Dental	Not covered	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	€13 per episode of care (Applies to A&E in Public Hospitals Only)	€60 x 3 (Applies to A&E in Public Hospitals Only)
Alternative medicines-Acupuncture, Chiropractor, Osteopath	€13 x 12	Not covered
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€13 x 12	Not covered
Psycho-Oncology Counselling	Not covered	Not covered
Manual Lymph Drainage	Not covered	€50 x 5
Hearing Test	Not covered	Not covered
Optical	Not covered	Not covered
Health Screening	Not covered	€100 every 2 yrs
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	Not covered
Pre/Post Op. Consultation	Not covered	Not covered
Out-patient Policy Limit	€3,200	€4,000

Scan Benefit	One Plan Access (Plan A) from VHI Level 1 Hospital from Aviva	
	Healthcare	Health
Out-patient Scan Cover MRI Non Approved Centres	Not covered	€200
Out-patient Scan Cover CT Non Approved Centres	Not covered	€150
Out-patient MRI and CT Scans in Approved Centres	Yes	Yes

Overseas Benefit	One Plan Access (Plan A) from VHI Healthcare	Level 1 Hospital from Aviva Health
	Benefit Abroad For Surgical Procedures Available In Ireland	€65,000
Benefit Abroad For Surgical Procedures Not Available In Ireland	€65,000	Yes

Overseas A&E		
Hospital Bill	€65,000	€100,000
Repatriation Expenses	Yes	€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	One Plan Access (Plan A) from VHI	
	Healthcare	Level 1 Hospital from Aviva Health
In-patient psychiatric - non-alcohol/drug	180 days	100 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