

Inpatient Benefit	One Plan Complete from VHI Healthcare	Business Plan Extra from Aviva Health
Date Current Version of Plan Commenced	01-02-2011	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	Semi-private rate; 80% of semi-private rate for certain orthopaedic and ophthalmic procedures	Semi private rate; €75 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. 80% cover for certain orthopaedic and ophthalmic procedures	Yes; €50 excess
Hi-tech other than Cardiac and Special	55% semi-private or 35% private; Beacon full cover	45% semi-private; 35% private; €500 excess
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	€51 x 14	€50 X 14
Cancer Support Benefit	€100 for each treatment up to €1500 per year	€100 x 15

Maternity Benefit	One Plan Complete from VHI Healthcare	Business Plan Extra 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	Outpatient: €400; Day to Day: 50% up to €250
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 - No Excess	€100 x 14
Pre/Post-natal Care	€385	Not covered
Child Healthcare Benefit	Not covered	Child Counselling 50% up to €30 x 8
Parent Accompanying Child	€40 x 14 not incl. first 3 days in hospital - No excess	€40 x 14 not incl. first 3 days
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 off cord blood stem cell preservation; 4D scans discount; Member shop discounts for maternity shop
Nurse on Call	Yes	Yes

Outpatient Benefit	One Plan Complete from VHI Healthcare	Business Plan Extra from Aviva Health
Individual Excess	€250	Out-patient: €150; Day-to-Day: €1 (refunded)
Family Excess	€250 per member	Out-patient: €250; Day-to-Day: €1 (refunded)

Non-Maternity Consultant Fees	€51 per visit	Outpatient: €55 per visit; Day to Day: 50% up to €70
GP Visits	€20 per visit	Day to Day: 50% up to €30 x 25
Physiotherapist	€13 per visit	Day to Day: 50% up to €30 x 25
Emergency Dental Care	Not covered	€450 subject to outpatient excess
Non Emergency Dental	Not covered	Day to Day: 50% up to €30 x 25 and Discounts available at Smiles Dental Clinic
Home Nursing	Full cover for Vhi Homecare benefit for certain procedures and upon referral from certain hospitals €20 per episode of care	€40 x 20 subject to outpatient excess
A&E Charge	(Applies to A&E in Public Hospitals Only)	Outpatient: €66 x 2 (Applies to A&E in Public Hospitals Only)
Alternative medicines-Acupuncture, Chiropractor, Osteopath	€20 x 12 combined visits	Day to Day: 50% up to €30 x 24 combined for all practitioners
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€20 x 12 combined visits	Day to Day: 50% up to €30 x 24 combined for all practitioners
Psycho-Oncology Counselling	Not covered	Outpatient: €40 x 5; Day to Day: 50% up to €25 x 8
Manual Lymph Drainage	Not covered	Outpatient: €40 x 5; Day to Day: 50% up to €25 x 8
Hearing Test	Not covered	Day to Day: 50% up to €25 x 1
Optical	€20 every 2 years	Day to Day: 50% up to €25 x 1
Health Screening	Full cover for 1 visit per 3 years; €50 excess	Day to Day: up to €100
Prescription Costs	Not covered	Day to Day: 50% up to €25 per year
Employee Assistance Programme Carecall Counsellors	Not covered	Yes 365 days stress line plus 6 follow-up face-to-face Counselling Sessions
Other day-to-day Practitioners	Physical Therapists, Reflexologists, Podiatrists covered under combined alternative practitioners benefits	Day to Day: 50% up to €30 x 24 combined for all practitioners including Homeopath, Massage Therapist, Medical Herbalist, Physical Therapist, Reflexologist
Child Speech and Language Therapy	Not covered	Day to Day: 50% up to €30 x 8
Travel Vaccinations	Not covered	Day to Day: €50 per year
Minor Injury Benefit	Vhi Swiftcare €75 x 2 for sports injury - No Excess	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	One Plan Complete from VHI Healthcare	Business Plan Extra 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	One Plan Complete from VHI Healthcare	Business Plan Extra 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	One Plan Complete from VHI Healthcare	Business Plan Extra 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	Day to Day: Child Counselling 50% up to €30 x 8