

<b>Inpatient Benefit</b>	<b>One Plan Extra</b> from VHI Healthcare	<b>Business Plan Extra</b> from Aviva Health
<b>Date Current Version of Plan Commenced</b>	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	90%; 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

<b>Maternity Benefit</b>	<b>One Plan Extra</b> from VHI Healthcare	<b>Business Plan Extra</b> 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	€255	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

<b>Outpatient Benefit</b>	<b>One Plan Extra</b> from VHI Healthcare	<b>Business Plan Extra</b> from Aviva Health
Individual Excess	€300	Out-patient: €150; Day-to-Day: €1 (refunded)
Family Excess	€300 per member	Out-patient: €250; Day-to-Day: €1 (refunded)

Non-Maternity Consultant Fees	€39 per visit	Outpatient: €55 per visit; Day to Day: 50% up to €70
GP Visits	€13 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	€40 x 20 subject to outpatient excess
A&E Charge	€13 per episode of care (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	€13 x 12 combined visits	Day to Day: 50% up to €30 x 24 combined for all practitioners
Dietician, Occupational Therapist, Chiropodist, Speech Therapist	€13 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	Not covered	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 combined benefit with alternative practitioners	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	€3,200	€4,000

Scan Benefit	One Plan Extra 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

<b>Overseas Benefit</b>	<b>One Plan Extra</b> from VHI Healthcare	<b>Business Plan Extra</b> from Aviva Health
Benefit Abroad For Surgical Procedures Available In Ireland	€65,000	Yes
Benefit Abroad For Surgical Procedures Not Available In Ireland	€65,000	Yes
<b>Overseas A&amp;E</b>		
Hospital Bill	€65,000	€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>One Plan Extra</b> from VHI Healthcare	<b>Business Plan Extra</b> 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