

# Teachers Plan Select

## Your plan

Your Vhi Healthcare plan gives you access to cutting-edge medical treatments, health screenings and protection against the high medical costs of private care. To keep premiums down, you pay the first €125 towards most private hospital claims. To find out which hospitals and treatment centres are covered on your plan, please refer to the directories of approved facilities which are available at [Vhi.ie/downloads](http://Vhi.ie/downloads) or contact us.

## Hospital cover

Public hospitals	
Day care, side room, semi-private & private room	Full cover

Private hospitals (excludes Blackrock Clinic & Mater Private Hospital, Dublin)	
Day care, side room & semi-private room	Full cover (€125 excess per claim)
Private room	Semi-private room rate (€125 excess per claim)
Specified orthopaedic & ophthalmic procedures (excluding private accommodation)	80% cover (€125 excess per claim)

Blackrock Clinic & Mater Private Hospital, Dublin	
Day care & side room	Full cover (€125 excess per claim)
Semi-private room	50% cover (€125 excess per claim)
Private room	40% cover (€125 excess per claim)
Specified orthopaedic & ophthalmic procedures (day care & side room)	80% cover (€125 excess per claim)

Beacon Hospital, Blackrock Clinic, Galway Clinic, Hermitage Medical Clinic & Mater Private Hospital, Dublin	
Day care & in-patient Level 1 cardiac procedures	
<ul style="list-style-type: none"> <li>○ Hermitage Medical Clinic, Blackrock Clinic &amp; Mater Private Hospital, Dublin</li> <li>○ Beacon Hospital &amp; Galway Clinic</li> </ul>	No cover
Day care Level 1 non-cardiac procedures*	Full cover (€250 excess per claim)
In-patient Level 1 non-cardiac procedures*	90% cover (€250 excess per claim)
Specified orthopaedic & ophthalmic fixed price procedures	80% cover (€250 excess per claim)

\*other than Radiotherapy & Chemotherapy

> Access to over 2,800 consultants

## Staying healthy

- Cover for in-patient mental health treatment for up to 180 days (includes cover for treatment of eating disorders such as bulimia and anorexia)
- 91 days in-patient treatment for alcoholism, drug or other substance abuse in any 5 year period
- Child counselling benefit of €30 per visit, to a maximum of 8 visits, per child, per year<sup>1</sup>
- Dean Clinics
  - Mental health assessment - €100 per member every 2 years
  - Mental health therapy sessions - €30 per visit, to a maximum of 12 visits, per member, per year

## Mother & child benefits

Maternity & child cover	
Public maternity hospitals	3 days full cover
Pre & post natal visits (GP/consultant/midwife) <sup>1</sup>	€400 in the year of the birth
Post natal home help <sup>1</sup>	€100 within 6 weeks of the birth
Parent accompanying child	€40 per day, maximum of 14 days following a hospital stay in excess of 3 days

- > Free cover for new born babies until the next renewal date
- > 4<sup>th</sup> and subsequent children are free



## Additional benefits

- Convalescent care of up to €30 per night for the first 16 nights
- Cancer care support benefit of up to €100 for one night's accommodation for each treatment, to a maximum of €1,500 per calendar year
- €75 towards the cost of Vhi SwiftCare Clinic visits, up to twice a year, per member
- Full cover for Vhi HomeCare with prior approval
- Health screening benefits – in each 24 month period:
  - Lifestage screening of up to €100 per screen, in a Vhi Medical Centre
  - Dexa scans covered for up to 50% cover, in an approved centre
  - Full cover for mammograms screening, in an approved centre

## Travelling abroad

- €60 towards travel vaccinations per member per year<sup>1</sup>
- When travelling abroad for 180 days or less, you have the comfort of knowing that we will provide up to €100,000 for treatment of medical emergencies which may arise
- Treatment not available in Ireland is also covered up to €100,000, when prior approved by us
- Access to a 24 hour medical phone service with an English speaking medical expert
- Help to find a local GP, hospital or clinic

## Day-to-day cover for medical expenses<sup>1</sup>

Medical expenses	Benefit (up to) – per visit, per member, per year
Consultant consultation	€60
Voice coaching	€30 – 5 visits
A&E levy	€75 – 2 visits
Consultant pathologist	€60 per referral
Consultant radiologist	€60 per procedure
Pathology/radiology & other diagnostic tests	50% of agreed charges, up to €500 per year

<sup>1</sup>An annual day-to-day excess of €125 applies to each person's total claim. This means we will pay eligible benefits up to €3,200 less the excess of €125 per person, per year.

## Vhi Second Opinion for Kids

The service offers children a medical second opinion from best in class paediatric specialists for any condition adversely affecting their quality of life. Should you wish to avail of this service or find out more details, please contact us on **1850 247 724**.

## NurseLine 24/7 – 1850 247 724

**NurseLine 24/7** is a 24 hours a day, 365 days a year, confidential telephone support service staffed by qualified nurses, who supply information on a wide range of medical conditions and queries.

**Specialist Information Service** provides expert guidance on a wide range of topics including financial, legal and family issues. Our team of specialists provide practical support and advice to help you identify the best solution.

**One to One Midwife** pregnancy support service is an exclusive service, which allows members the opportunity to register with a qualified midwife. A midwife will call throughout your pregnancy to see if you, or your partner, have any questions or concerns. The midwife stays in touch until after your baby is born.

For further information about this plan, please phone us on **(056) 444 4444**

**Please note:** if you amend your cover or take out a new policy, you can change your mind within 14 days of the effective date by contacting us. This document is for guidance only and should be read in conjunction with your Table of Benefits and Rules – Terms and Conditions.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.