

Benefits	Hibernian Aviva Health Level 2 Hospital	Vhi Plan B
Hospital costs		
Hospital treatment & accommodation in Ireland		
No. of hospitals & treatment centres	143	111
Hospital accommodation:		
Public hospitals	Full cover in a private room	Full cover in a private room
Private hospitals	Full cover in a semi-private room	Full cover in a semi-private room
Private hospitals	Private Room: Semi-private rate	Private Room: Semi-private rate
High-tech hospitals	50% cover in semi-private room	45% cover in semi-private room
Participating consultants	Full cover	Full cover
Listed cardiac procedures (high tech)	Full cover	90% cover
Listed special procedures (high-tech)	90% cover	90% cover
Day case		
Public hospitals	Full cover	Full cover
Private hospitals	Full cover	Full cover
High-tech hospitals	Full cover	Full cover
Maternity benefits		
Public hospital accommodation	Full cover (up to 3 nights)	Full cover (up to 3 nights)
Private hospital accommodation	Grant up to €4,000	Grant up to €3,150
Home birth grant	Grant up to €4,000	Grant up to €3,150
Consultant delivery fees	€910.21	€910.21
4D Scans	Ultrasound Dimensions: €55	Not covered
	InnerVision Ultrasound: €50	Not covered
Newborns premium	Free until next renewal	Free until next renewal
Post natal home help (PNHH)	Up to 3 days available	Not covered
Doula Ireland	€200 discount for members	Not covered
	€300 contribution if not accessing PNHH	
Cord blood stem cell preservation	€600 contribution single child & identical	Not covered
	€900 contribution non identical twins	
Breastfeeding Consultancy	€30 x 2 sessions	Not covered
Partner Benefit	€50 x 2 days for travel, accommodation &	Not covered
Asthma Care Program with Asthma Care Ireland		
	Adult: €65 contribution	Not covered
	Child: €135 contribution	Not covered
Cervical Cancer Vaccination		
	€150 contribution	Not covered
Nursing care		
No. of convalescence homes	455	206
Convalescence	€30 a day for up to 16 consecutive days	€51 a day for up to 14 consecutive days
Telephone Support	Nurse-on-call available 24 hours a day, 7 days a week	NurseLine 24/7 Doctors Service Best
Point of Care	Day case procedure for patients for Rheumatology and Chemotherapy	Not covered
Child home nursing care	Not covered	€100 x 14 days
Parent Accompanying Child Grant	Not covered	€40 x 14 days
Cancer Support Benefit	Up to €100 per day for accommodation expenses incurred when travelling for cancer treatment - maximum of €1,500 per year	Up to €100 per day for accommodation expenses incurred when travelling for cancer treatment - maximum of €1,500 per year
Ambulance Costs	Cover for ambulance costs if certified medically necessary by consultant	Cover for ambulance costs if certified medically necessary by consultant
Scans		
Best cover on the market for scans	Full cover in more approved centres	Cover in limited approved centres
CT	7 centres	1 centre
MRI	32 centres	17 centres
PET-CT	7 centres	6 centres

Treatment outside Ireland		
Have your treatment abroad in a country of your choice	We will cover you for the amount we would have paid for the treatment here in Ireland	Not available
Treatment not available in Ireland	Cover for new & emerging procedures abroad where not available here in Ireland up to the amount we would have paid for the treatment here in Ireland	Cover is available in certain circumstances unless a reasonable alternative treatment is available in Ireland up to €65,000.
a & e abroad	Up to €100,000 for emergency in patient hospital treatment	Up to €65,000 for emergency in patient hospital treatment
Stress related & psychiatric cover		
	Cover for stress related conditions including 100 days cover for in patient psychiatric treatment Cover for psychiatric in patient treatment for alcohol or substance abuse for 91 days over a 5-year period	Cover for stress related conditions including 180 days cover for in patient psychiatric treatment. Cover for psychiatric in patient treatment for alcohol or substance abuse for 91 days over a 5-year period
Outpatient benefits		
Outpatient excess	Individual excess €150 (Family Excess €250)	Annual excess per person €250
Xpress Med	Xpress Med Urgent Care Centre. Hibernian Aviva Health members receive discount on cost. Hibernian Aviva Health members €75, non members €105	VHI Swiftcare Clinic. VHI members receive no discount at Swiftcare. Members & non members cost €105
A&E cover	Up to €60 per visit - max. 3 visits	€13 per visit
GP Visits	Not covered	€13 per visit
Physiotherapist visit	Not covered	€13 per visit
Alternative medicine; Acupuncturist, Chiropractor, Osteopath, Reflexologist, Physical Therapist, dietetics, occupational therapy, podiatry/chiroprody, speech therapy & clinical psychology	Not covered	Up to €13 per visit to a max of 12 visits per year
Mental therapy session	Not covered	Up to €20 per visit in an out patient mental health centre - max 12 visits per year
Scans - where a direct settlement agreement is not in place	MRI - up to €350 allowed	MRI - Full cover subject to €125 excess
	CT - up to €200 allowed	CT - amount allowed per schedule of benefits
Home nursing	Up to €40 a day for up to 20 days	Not covered
Psycho-oncology counselling	Up to €40 per visit for 5 visits	Not covered
Manual Lymph Drainage	Up to €50 per visit for 5 visits	Not covered
Emergency dental	Up to €500	Not covered
Pre/post maternity benefit	Up to €400	Up to €255
Consultant fees	Up to €60 per visit	Up to €39 per visit
Pathology technical charges	50% of agreed charges	50% of agreed charges in approved out-patient centre up to €500 per member per year
Pathology professional fees	50% of fees	Up to €20 per referral in an approved out-patient centre
Radiology technical charges	50% of agreed charges	50% of agreed charges up to €500 per year
Radiology professional fees	50% of fees	Up to €60 per procedure
Health screen	€100 contribution every 2 years * Not subject to OP excess	Not covered
Medical & Surgical appliances	As per specified list	50% up to maximum of €1000 per member per year
Laser Eye Surgery	Members can claim back 30% of the cost from Optical Express * Not subject to OP excess	15% member discount on Laser Eye surgery * Not subject to OP excess
Premiums		
Adult	€710.00	€828.00
1st child	€215.00	€200.00
2 nd & 3 rd child	€215.00	€200.00
4 th & sub children	€42.40	Free
Student	At the child rate up to age 23	€300.00 Up to age 21
Family of 2 adults, 2 children & 1 student *	€2,065.00	€2,356.00
Rates quoted are net of tax relief at source at the standard rate and include the 10% group discount. *In this case we have assumed 2 adults, 1 student and 2 children.		
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