

Benefits	Hibernian Aviva Health Level 1 Hospital	Vhi Plan A
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Hospital costs

Hospital treatment & accommodation in Ireland

No. of hospitals & treatment centres	143	111
Public hospitals	Full cover in a private room	Full cover in semi-private room
Private hospitals	75% cover semi-private room	Semi-private room: 60%
Private hospitals	Private room - 75% of semi-private room rate	Private Room: 45% (excluding Galway Clinic)
High-tech hospitals	25% cover subject to minimum benefits*	Semi-private room: 35% Private Room: 25%
Participating consultants	Full cover	Full Cover
Listed cardiac procedures (high tech)	Full cover	35% Cover (excluding Galway Clinic)
Listed special procedures (high-tech)	35% cover	35% Cover
	Day case	
Public hospitals	Full cover	Full cover
Private hospitals	Full cover	60% cover
High-tech hospitals	35% cover subject to minimum benefits*	60% cover

* Galway Clinic & Hermitage are classified as High-tech hospitals for Level 1 cover

Maternity benefits

Public hospital accommodation	Full cover (up to 3 nights)	Full cover (up to 3 nights)
Private hospital accommodation	Grant up to €3,000	Grant up to €2,275
Home birth grant	Grant up to €3,000	Grant up to €2,275
Consultant delivery fees	€910.21	€910.21
Post natal home help (PNHH)	Up to 3 days	Not available
Cord blood stem cell preservation	€600 contribution single child & identical twins	Not covered
	€900 contribution non identical twins	
Newborns	Free until next renewal	Free until next renewal

Nursing care	455	206
Convalescence	€30 a day for up to 14 days	€45 a day for up to 14 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 available
Child home nursing care	Not available	€100 x 14 days
Parent Accompanying Child Grant	Not available	€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

Cervical Cancer Vaccination	€150 contribution	Not available
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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

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 per person for 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 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	Cover for psychiatric in patient treatment for alcohol or substance abuse for 91 days over a 5-year period

Outpatient Benefits

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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	Up to €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 €200	MRI - Full cover subject to €125 excess
	CT - up to €150	Full cover Advanced Radiology Centre (subject to GP or consultant referral)
Home nursing	Up to €40 a day for up to 20 days	Not covered
Manual Lymph Drainage	Up to €50 per visit for 5 visits	Not covered
Emergency dental	Up to €450	Not covered
Pre/post maternity benefit	Up to €300 in year of birth	Up to €255 allowed
Consultant fees	Up to €60 per visit	Up to €39 per visit
Pathology technical charges	50% of agreed charges	50% of agreed charges
Pathology professional fees	50% refund of cost as per schedule of benefits for professional fees	Up to €20 per referral in an approved outpatient centre
Radiology technical charges	50% of agreed charges	50% of agreed charges
Radiology professional fees	50% refund of cost as per schedule of benefits for professional 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	€455.00	€568.00
1st child	€180.00	€192.00
2 nd & 3 rd child	€180.00	€192.00
4 th & sub children	€42.40	Free
Student	At the child rate, up to age 23	€192.00 up to age 21
Family of 2 adults, 2 children & 1 student *	€1,450.00	€1,712.00

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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