

Compare your plans

These are the 66 most suitable plans for you based on your preferences.

Benefits

Hospital type and room type

Public hospital - semi-private room - overnight

Some plans include cover in select public hospitals. Please contact your insurer for details

BeneFit	Covered
Precision 150 Connect	Covered Semi-private: Full cover; Day-case/Out-patient surgical: Full cover.
FirstCare Extra 150 Day-to-Day	Covered
Plan B 150	Covered

Public hospital - day case

BeneFit	Covered
Precision 150 Connect	Covered Private: A shortfall will apply per night for private accommodation; Day-case/Out-patient surgical: Full cover.
FirstCare Extra 150 Day-to-Day	Covered
Plan B 150	Day Case Fully Covered

Public hospital - private room - overnight

BeneFit	Covered
Precision 150 Connect	Private: A shortfall will apply per night for private accommodation; Day-case/Out-patient surgical: Full cover.
FirstCare Extra 150 Day-to-Day	Covered
Plan B 150	Private Room covered Up to the Semi Private Rate

Private hospital - semi-private room - day case

BeneFit	Covered Covered with €100 excess per claim
Precision 150 Connect	Covered with €100 excess Private hospital excess: €100 excess for day-case/out-patient surgical & €200 excess for overnight in-patient admissions; Semi-private: Full cover in selected private hospitals; Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures.
FirstCare Extra 150 Day-to-Day	Covered Full cover with a €75 excess; Select Private Hospitals only have 75% cover please check with Vhi for details;
Plan B 150	Covered

Covered with €100 Excess per claim

Private hospital - semi-private room - overnight

BeneFit

Covered

Covered with €200 excess per claim for the first two claims per policy only;

Precision 150 Connect

Covered

Private hospital excess: €100 excess for day-case/out-patient surgical & €200 excess for overnight in-patient admissions; Semi-private: Full cover in selected private hospitals; Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures.

FirstCare Extra 150 Day-to-Day

Covered

Full cover with a €150 excess; Select Private Hospitals only have 75% cover please check with Vhi for details;

Plan B 150

Covered

Covered with €150 Excess per admission

Private hospital - private room - day case

BeneFit

Covered

Covered with €100 excess per claim

Precision 150 Connect

Covered

Private hospital excess: €100 excess for day-case/out-patient surgical & €200 excess for overnight in-patient admissions; Day-case/Out-patient surgical: Full cover in selected private hospitals.

FirstCare Extra 150 Day-to-Day

Covered

Covered with an excess of €75; Select Private Hospitals only have 75% cover please check with Vhi for details;

Plan B 150

Covered

Covered with €100 Excess per claim

Day Case is treatment when admitted to hospital but not including an overnight stay.

Private hospital - private room - overnight

BeneFit

Covered

semi-private rate with €200 excess per claim for the first two claims per policy only;

Precision 150 Connect

Covered with €300 excess

Private hospital excess: €100 excess for day-case/out-patient surgical & €200 excess for overnight in-patient admissions; Private: €300 shortfall per night. Full cover in the Mater Private Cork; Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures.

FirstCare Extra 150 Day-to-Day

Covered

Covered to Semi-private rate with a €150 excess; Select Private hospitals only have 75% cover please check with Vhi for details;

Plan B 150**Covered with €150 excess**

Covered up to the Semi-Private rate with a €150 excess per Admission

Hi tech hospital - standard procedures - overnight**BeneFit****Covered**

Covered in the Beacon semi-private with €200 excess per claim for the first two claims per policy only subject to €2,000 co-payment on certain orthopaedic procedures. Blackrock Clinic and Mater Private not covered.

Precision 150 Connect**Not covered****FirstCare Extra 150 Day-to-Day****Not covered****Plan B 150****Covered**

No Cover for Mater Private & Blackrock Clinic. Covered in Beacon Hospital with €150 excess per admission. Covered with a €2,000 orthopaedic co-pay and a €400 ophthalmic co-pay on specified procedures, in addition to excess

Please ask your insurer for further details.

Hi tech hospital - day case**BeneFit****Covered with €100 excess**

Covered in the Beacon with €100 excess per claim. Blackrock Clinic and Mater Private not covered

Precision 150 Connect**Not covered****FirstCare Extra 150 Day-to-Day****Not covered****Plan B 150****Covered**

No Cover for Mater Private & Blackrock Clinic. Covered in Beacon Hospital with €100 Excess per Admission. Covered with a €2,000 orthopaedic co-pay and a €400 ophthalmic co-pay on specified procedures, in addition to excess

Day Case is treatment when admitted to hospital but not including an overnight stay.

Convalescence**BeneFit****€30 x 16 days**

€30 X 16 days

Precision 150 Connect**€40 x 14 days**

Up to €40 per day for 14 days.

FirstCare Extra 150 Day-to-Day**€40 x 14 nights****Plan B 150****€26 x 14 days**

€26 per day x 14 days

Inpatient Psychiatric Non Alcohol Drug**BeneFit****100 days per none**

100 days

Precision 150 Connect**100 days per annum**

Full cover for 100 days per annum in all public hospitals & selected private centres.

FirstCare Extra 150 Day-to-Day**100 days per none**

100 days

Plan B 150

100 days per none
Up to 100 days per calendar year

inpatient treatment is received when you are admitted to hospital. Cover for this includes participating consultants' fees while admitted.

Inpatient Psychiatric Alcohol Related

BeneFit

91 days per 5 year period
91 days per 5 years

Precision 150 Connect

91 days per 5 year period
Full cover for 91 days every 5 years in all public hospitals, selected private hospitals & treatment centres .

FirstCare Extra 150 Day-to-Day

91 days per none
91 days in any 5 year period

Plan B 150

91 days per 5 year period
Up to 91 days covered over 5 years

Inpatient treatment is received when you are admitted to hospital. Cover for this includes participating consultants' fees while admitted.

Maternity, child, and fertility

Hospital Costs Up To 3 Nights

BeneFit

Covered

Precision 150 Connect

Full cover for 3 nights in a public hospital.

FirstCare Extra 150 Day-to-Day

Covered

Plan B 150

Covered

Delivery Consultant Fees

BeneFit

Covered up to agreed charges incurred on day of delivery for participating consultants

Precision 150 Connect

Covered
Full cover for participating consultants.

FirstCare Extra 150 Day-to-Day

In-patient maternity consultant fees covered to agreed charges

Plan B 150

Covered
Full cover for participating consultants

This benefit covers the delivery consultant, anaesthetist, pathology and a paediatric consultation in hospital.

Home Births

BeneFit

Not covered

Precision 150 Connect

Up to €3,000 per year
Up to €3,000 per year towards homebirth costs.

FirstCare Extra 150 Day-to-Day

€4,000
Home birth benefit €4,000

Plan B 150**Not covered****Outpatient Maternity Consultant Care****BeneFit****Not covered****Precision 150 Connect****Not covered****FirstCare Extra 150 Day-to-Day****Pre- & post-natal care (combined visits) up to €250 per pregnancy****Plan B 150****€250**

Up to €250 combined across Outpatient Maternity Consultant Care, Pre&Post Natal Care, Breastfeeding Consultancy and Other Maternity Benefits

Postnatal Home Help**BeneFit****Postnatal Domestic Support benefit of 2 x 3 hr cleaning sessions****Precision 150 Connect****Not covered****FirstCare Extra 150 Day-to-Day****Not covered****Plan B 150****€800**

Up to €800 for home help, home nursing and meals following a one night stay in hospital, €400, following a two night stay when treated as a private patient

Postnatal Home Nursing**BeneFit****Not covered****Precision 150 Connect****€1,200 x 2 nights**

Up to €1,200 for 2 nights home nursing & up to €600 for 1 night home nursing.

FirstCare Extra 150 Day-to-Day**Not covered****Plan B 150****€800**

Up to €800 for home help, home nursing and meals following a one night stay in hospital, €400, following a two night stay when treated as a private patient

Pre & Postnatal Care**BeneFit****€250****Precision 150 Connect****Not covered****FirstCare Extra 150 Day-to-Day****€250**

Pre- & post-natal care (combined visits) up to €250 per pregnancy

Plan B 150**€250**

Up to €250 combined across Outpatient Maternity Consultant Care, Pre&Post Natal Care, Breastfeeding Consultancy and Other Maternity Benefits

Parent Accompanying Child**BeneFit****€40 x 14 days**

€40 x 14 days (not incl. first 3 days)

Precision 150 Connect**Not covered****FirstCare Extra 150 Day-to-Day****€40 x 14 days**

€40 per day x 14 days per calendar year, following a stay in excess of 3 days in hospital

Plan B 150**€250**

Up to €250 for Parent Accompanying Child, Child Home Nursing, Child Healthcare Benefit and Other child benefits

Breastfeeding Consultancy**BeneFit****Not covered****Precision 150 Connect****Not covered****FirstCare Extra 150 Day-to-Day**75% cover up to €400 per renewal year as part of **Maternity & Baby Bundle****Plan B 150****€250**

Up to €250 combined across Outpatient Maternity Consultant Care, Pre&Post Natal Care, Breastfeeding Consultancy and Other Maternity Benefits

Other Maternity Benefits**BeneFit**

Maternity Mental Health Support €40 x 5 sessions with Nurture; €30 towards an antenatal class; Gentle birth app Maternity "Welcome Home Food Hamper" plus 30 min phone consultation with Nutritionist

Precision 150 Connect**Not covered****FirstCare Extra 150 Day-to-Day**

Foetal screening (per renewal year) €100 Female and male mental health counselling - 10 sessions €50 per session New parents food pack - 10 nutritional dinners delivered to your door Full cover Maternity Yoga and Pilates classes, One maternity scan per year, Breast-feeding consultations, Baby massage classes, Baby swim classes and Ante natal course - 75% cover up to a combined limit of €400 and no excess

Plan B 150

Up to €250 combined across Outpatient Maternity Consultant Care, Pre&Post Natal Care, Breastfeeding Consultancy and Other Maternity Benefits

Child speech and language therapy**BeneFit****Not covered****Precision 150 Connect****Not covered****FirstCare Extra 150 Day-to-Day**

up to €20 per visit x 6 combined visits with range of alternative & complementary therapies per renewal year

Plan B 150**Not covered****Child Home Nursing****BeneFit****€100 x 14 days**

€100 x 14 days (following inpatient stay of 5 days) no excess.

Precision 150 Connect**€40 x 28 days**

Up to €40 per day for 28 days.

FirstCare Extra 150 Day-to-Day**€100 x 14 days**

14 days per calendar year €100 per day

Plan B 150**€250**

Up to €250 for Parent Accompanying Child, Child Home Nursing, Child Healthcare Benefit and Other child benefits

Child Healthcare Benefit

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Vaccinations for Meningitis B and Chicken Pox - up to two inoculations for each per lifetime - €50 per inoculation Paediatric first aid course €50 Paediatrician benefit €60
Plan B 150	Up to €250 for Parent Accompanying Child, Child Home Nursing, Child Healthcare Benefit and Other child benefits

Other child benefits

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Not covered
Plan B 150	Up to €250 for Parent Accompanying Child, Child Home Nursing, Child Healthcare Benefit and Other child benefits

Child counselling / psychology

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Psychologist / Counsellor/ Psychotherapist up to €20 per visit (6 combined visits per renewal year)
Plan B 150	€30 x 1 visit €30 per visit, 1 visit per annum

Other fertility benefits

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Initial consultation €100 once per lifetime; Fertility tests €100 once per lifetime; Preimplantation Genetic Testing (PGT) €500 per lifetime; Frozen Embryo Transfer – up to 2 treatments per lifetime 50% up to €500 per treatment
Plan B 150	Up to €250 for IVF, IVI, ICSI, Fertility Preservation, Fertility Support Services and Other Fertility Benefits

IVF, IVI, ICSI

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	50%, up to €1,000 per lifetime IUI - up to 2 treatments per lifetime, female members only 50% up to €1,000 per treatment; IVF or ICSI - up to 2 treatments per lifetime, female members only 50% up to €1,000 per treatment;
Plan B 150	€250 Up to €250 for IVF, ICSI, Fertility Preservation, Fertility Support Services and Other Fertility Benefits

Fertility Preservation

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Egg freezing €1,000 once per lifetime; Sperm freezing €125 once per lifetime
Plan B 150	Up to €250 for IVF, ICSI, Fertility Preservation, Fertility Support Services and Other Fertility Benefits

Fertility Support Services

BeneFit	Female Fertility Assessment and Consultation - Covered with our preferred provider, once per policy year subject to a €60 co-payment.
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Fertility counselling - 5 sessions per treatment carried out in a Vhi Participating Fertility Treatment Centre -€50 per session Acupuncturists & dietitians visits: €20 per session x 6 combined visits with range of alternative & complementary therapies per renewal year,
Plan B 150	Up to €250 for IVF, ICSI, Fertility Preservation, Fertility Support Services and Other Fertility Benefits

Everyday health expenses

Individual Excess

BeneFit	€250
Precision 150 Connect	Excess: €150 €150 excess.
FirstCare Extra 150 Day-to-Day	€1 per year Annual excess - per member, per year €1
Plan B 150	€125 €125 (for selected outpatient benefits)

This is the amount deducted from your total out-patient claims per year. See our Consumer Information section for important information on how to calculate excess.

Family Excess

BeneFit	€250 per person
Precision 150 Connect	Excess: €450 €450 excess.
FirstCare Extra 150 Day-to-Day	€1 per year Annual excess - per member, per year €1
Plan B 150	n/a

This is the amount deducted from your family's total out-patient claims per year. See our Consumer Information section for important information on how to calculate excess.

Outpatient Policy Limit

BeneFit	€2,000
Precision 150 Connect	€6,500

**FirstCare Extra 150 Day-to-Day
Plan B 150**

Not covered
€2,500 per year
€2500 per annum

Consultant Fees

BeneFit

€60 per visit
€60 per visit;

Precision 150 Connect

€40 per visit
Up to €40 per visit.

FirstCare Extra 150 Day-to-Day

€60 per visit
up to €60 per visit (subject to €100 excess per renewal year)

Plan B 150

€50 per visit
€50 per visit (subject to O/P excess)

GP Visits

BeneFit

50% x 4 visits
Female Health Consultation - 50% cover x 4 consultations per year with our provider partner;

Precision 150 Connect

€20 per visit
Up to €20 per visit

FirstCare Extra 150 Day-to-Day

€20 x 6 visits

Plan B 150

€30 x 1 visit
€30 x 1 visit (No excess)

Practice nurse

BeneFit

Nurse on call

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

€20 x 6 visits
Practice nurse €20 x 6 visits

Plan B 150

Not covered

Online consultations

BeneFit

Covered
Unlimited Digital Doctor visits

Precision 150 Connect

Covered
GPLive (online consultations): Unlimited consultations; 24 Hour GPLine cover from Ireland and abroad.

FirstCare Extra 150 Day-to-Day

6 sessions per none
Vhi Online Doctor – 6 visits (available through the Vhi App) Full cover Vhi Online Physiotherapy; Vhi Online Dietitian; Vhi Online Speech & Language Therapy - 100% cover up to 6 combined visits per renewal year

Plan B 150**Covered**

Unlimited access to doctors, physiotherapists and psychologists via instant messaging and video calls.

Emergency Dental Care**BeneFit**

€250

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

Not covered

Plan B 150

€250 per claim

Up to €250 per claim (subject to O/P excess)

Routine dental care**BeneFit**

Not covered

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

up to €20 per visit; 6 visits per year

Plan B 150

Not covered

Physiotherapist**BeneFit**

€150

Female Pelvic Health Physiotherapy - Covered up to €150 for initial consultation, once per policy year; Back-Up treatment programme - up to 8 physiotherapy sessions if clinically necessary, twice a year for a once off fee.

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

€20 x 6 visits

Plan B 150

€30 x 1 visit

€30 x 1 visit (No excess).

Dietitian**BeneFit**

€50 per year

Dietitian or Nutritionist Consultation €50 per year

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

up to €20 per visit x 6 combined visits with range of alternative & complementary therapies per renewal year

Plan B 150

Not covered

Occupational therapist**BeneFit**

Not covered

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

up to €20 per visit x 6 combined visits with range of alternative & complementary therapies per renewal year

Plan B 150

Not covered

Chiropodist / Podiatrist

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	up to €20 per visit x 6 combined visits with range of alternative & complementary therapies per renewal year
Plan B 150	Not covered

Speech therapist

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	up to €20 per visit x 6 combined visits with range of alternative & complementary therapies per renewal year
Plan B 150	Not covered

Alternative therapies and other practitioners

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	up to €20 per visit x 6 combined visits (Acupuncturist; Chiropractor; Osteopath; Physical therapist; Reflexologist; Chiropodist / Podiatrist; Dietitian; Nutritionist; Occupational therapist; Speech therapist; Orthoptist; Strength & conditioning coach) per renewal year
Plan B 150	Not covered

Optical

BeneFit	Laser Eye Surgery discounts
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Eye test: €30 in each 24 month period; Glasses/contact lenses: €20 in each 24 month period
Plan B 150	Not covered

Glasses / contact lenses

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	€20 Glasses/contact lenses: €20 in each 24 month period
Plan B 150	Not covered

Employee Assistance Programme

BeneFit	Healthy Minds benefit - up to 6 counselling sessions via phone, chat, video or face to face.
Precision 150 Connect	6 visits per none 24/7 Telephone Counselling: Full cover; Face to face/Video/Phone Counselling: Full cover for 6 visits per presenting issue.
FirstCare Extra 150 Day-to-Day	Not covered

Plan B 150

Covered

Outpatient mental health care**BeneFit**

Not covered

Precision 150 Connect

Lois Bridges out-patient mental health consultations: Up to €50 per visit - 12 visits per year; Dean Clinic out-patient mental health consultations: Up to €50 per visit - 12 visits per year.

FirstCare Extra 150 Day-to-Day

Psychologist / Counsellor / Psychotherapist - 6 combined visits €25 per visit

Plan B 150

Psychotherapy & counselling (incl Dean Clinic) - €30 x 1.

Out-patient treatment does not involve hospital admission

Counselling / psychologist**BeneFit**

Not covered

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

€25 per visit

Psychologist / Counsellor / Psychotherapist - 6 combined visits €25 per visit

Plan B 150

€30 x 1

Psychotherapy & counselling (incl Dean Clinic) - €30 x 1.

Psychiatrist**BeneFit**

Not covered

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

Not covered

Plan B 150

€50 per visit (subject to O/P excess)

Vaccinations**BeneFit**

HPV Vaccine - 50% up to €200 per policy year

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

Up to 3 vaccines x €20

Plan B 150

Not covered

Home Nursing**BeneFit**

€80 x 10 days

Home Recovery Benefit - €80 x 10 days;

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

Not covered

Plan B 150

Not covered

Scans, MRIs, and health screening**Direct payment MRI****BeneFit**

MRI Covered

Precision 150 Connect

Covered

Covered: Full cover in laya healthcare approved centres ; Direct payment bone density/dexa scan: Full cover in approved direct payment density/dexa scan centres; Direct payment mammogram: Full cover in approved direct payment mammogram centres.

FirstCare Extra 150 Day-to-Day

Covered

MRI covered, no excess for category 1, with €125 excess for category 2, see rules.

Plan B 150

Covered

Full cover in approved centres

Your insurer pays the service provider directly.

Direct payment CT

BeneFit

CT Covered

Precision 150 Connect

Covered

Direct payment MRI, CT & PET scans: Full cover in laya healthcare approved centres ;

FirstCare Extra 150 Day-to-Day

Covered

CT full cover; .

Plan B 150

Covered

Full cover in approved centres

Your insurer pays the service provider directly.

Direct payment PET-CT

BeneFit

PET-CT Covered

Precision 150 Connect

Covered

Direct payment MRI, CT & PET scans: Full cover in laya healthcare approved centres ; Direct payment bone density/dexa scan: Full cover in approved direct payment density/dexa scan centres; Direct payment mammogram: Full cover in approved direct payment mammogram centres.

FirstCare Extra 150 Day-to-Day

Covered

CT full cover; PET-CT full cover;

Plan B 150

Covered

Full cover in approved centres

Your insurer pays the service provider directly.

Pay and claim MRI

BeneFit

Not covered

Precision 150 Connect

Not covered

FirstCare Extra 150 Day-to-Day

Not covered

Plan B 150

€150

Up to €150 pay and claim

Pay and claim back from your insurer with other day to day/outpatient expenses

Pay and claim CT

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Not covered
Plan B 150	€150 Up to €150 pay and claim

Pay and claim back from your insurer with other day to day/outpatient expenses

Pay and claim PET-CT

BeneFit	Not covered
Precision 150 Connect	Not covered
FirstCare Extra 150 Day-to-Day	Not covered
Plan B 150	€150 Up to €150 pay and claim

Pay and claim back from your insurer with other day to day/outpatient expenses

Radiology and Pathology Consultants' Fees

BeneFit	€25 €25 per consultation
Precision 150 Connect	€25 per scan Up to €25 per scan in laya healthcare approved hospitals or out-patient centres.
FirstCare Extra 150 Day-to-Day	€60
Plan B 150	€25 €25 per test (subject to O/P excess)

Radiology and Pathology Test Fees

BeneFit	€20 €20 per test
Precision 150 Connect	€500 per year Full refund up to €500 per year in laya healthcare approved hospitals or out-patient centres.
FirstCare Extra 150 Day-to-Day	€40
Plan B 150	€20 €20 per test (subject to O/P excess)

General health screenings

BeneFit	Genetic Testing initial consultation 50% cover, test for specified genetic mutations covered in approved clinics;
Precision 150 Connect	HeartBeat cardiac screening: Full cover for 1 screen every 2 years for members over the age of 12 ; Women's cancer screening (subject to annual out-patient excess): Up to €30 per year; Men's cancer screening (subject to annual out-patient excess): Up to €20 per year.

FirstCare Extra 150 Day-to-Day

Vhi Core Service 'HealthCheck' Health Screening fully covered in each 24 month period subject to a €75 excess; STI screening - €50 per year; Mammograms - Full cover, one scan per renewal year; Onco type DX profiling - Full cover. Specified Diagnostic Tests - €40 per test (subject to an excess of €100) - No annual maximum;

Plan B 150

Dexa scan full cover in approved facilities, Ultrasound covered up to €100

Cancer screenings**BeneFit**

Oncotype DX covered; Genetic Testing for Cancer Treatment Options - Foundation One CDx

Precision 150 Connect

Women's cancer screening (subject to annual out-patient excess): Up to €30 per year; Men's cancer screening (subject to annual out-patient excess): Up to €20 per year.

FirstCare Extra 150 Day-to-Day

Mammograms - Full cover, one scan per renewal year

Plan B 150

Mammogram, full cover in approved facilities, up to €100 in non-approved facilities

Cardiac screenings**BeneFit**

Cardiac Screening 50% cover

Precision 150 Connect

HeartBeat cardiac screening: Full cover for 1 screen every 2 years for members over the age of 12

FirstCare Extra 150 Day-to-Day

Not covered

Plan B 150

Not covered

Cancer care**Cancer Accommodation Support****BeneFit**

€100 x 15 days

Up to €100 per day up to a maximum of €1500 per calendar year

Precision 150 Connect

€100 per night

Up to €100 per night. No limit.

FirstCare Extra 150 Day-to-Day

€100 per treatment

Cancer Care support - Accommodation, travel and parking- up to €100 per treatment

Plan B 150

€250

Up to €250 for Cancer Accommodation Support, Manual Lymph drainage, Psycho-Oncology Counselling and Cancer Support Benefit

Cover for accommodation costs when travelling for chemotherapy or radiotherapy treatment. Qualifying distance may differ between insurers. Ask your insurer for details.

Manual Lymph Drainage**BeneFit**

€50 x 5 visits

€50 X 5 visits

Precision 150 Connect

€500 per year

Full refund up to €500 per year.

FirstCare Extra 150 Day-to-Day**Not covered****Plan B 150****€250**

Up to €250 for Cancer Accommodation Support, Manual Lymph drainage, Psycho-Oncology Counselling and Cancer Support Benefit

Psycho-Oncology Counselling**BeneFit****€40 x 5 visits**

€40 X 5 visits

Precision 150 Connect**Not covered****FirstCare Extra 150 Day-to-Day****Not covered****Plan B 150****€250**

Up to €250 for Cancer Accommodation Support, Manual Lymph drainage, Psycho-Oncology Counselling and Cancer Support Benefit

Cancer Support Benefit**BeneFit****Not covered****Precision 150 Connect**

Breast prosthesis or hairpiece (following cancer treatment): Full cover for both; Sleeping caps: Full refund for 1 sleeping cap per membership year; Eyebrow tattooing (following cancer treatment): Full refund up to €150 once per membership year.

FirstCare Extra 150 Day-to-Day

Vhi will pay the benefit listed in Section 5 of the Table of Benefits towards one night accommodation and/or travel costs of a Customer in a hotel, hostel or B&B when a Customer travels more than 50km to receive Out-patient chemotherapy and/or Out-patient radiotherapy treatment. Vhi will also pay the benefit listed in the Table of Benefits towards car parking costs. The treatment must take place in a hospital listed in the Directory of Hospitals (and Treatment Centres) covered by the Plan. Travel costs are limited to public transport, taxi, hackney, petrol/diesel and car parking costs. Only claims accompanied by dated receipts on headed paper will be eligible for benefit.

Plan B 150

Up to €250 for Cancer Accommodation Support, Manual Lymph drainage, Psycho-Oncology Counselling and Cancer Support Benefit

Cancer screenings**BeneFit****Oncotype DX covered; Genetic Testing for Cancer Treatment Options - Foundation One CDx****Precision 150 Connect**

Women's cancer screening (subject to annual out-patient excess): Up to €30 per year; Men's cancer screening (subject to annual out-patient excess): Up to €20 per year.

FirstCare Extra 150 Day-to-Day**Mammograms - Full cover, one scan per renewal year****Plan B 150****Mammogram, full cover in approved facilities, up to €100 in non-approved facilities****Cardiac care****Hi tech hospital - certain cardiac procedures****BeneFit****Covered / €200 excess (Beacon Only)**

Covered (Beacon Only) subject to €200 excess (first two claims per policy)

Precision 150 Connect	Full cover (Blackrock Clinic and Mater Private only) Mater Private Dublin and The Blackrock Clinic - Full cover no excess
FirstCare Extra 150 Day-to-Day	Not covered
Plan B 150	Covered with €150 excess (Beacon only) No Cover for Mater Private & Blackrock Clinic. Covered in Beacon Hospital with €150 excess per admission

Please ask your insurer for further details.

Cardiac screenings

BeneFit	Cardiac Screening 50% cover
Precision 150 Connect	HeartBeat cardiac screening: Full cover for 1 screen every 2 years for members over the age of 12
FirstCare Extra 150 Day-to-Day	Not covered
Plan B 150	Not covered

Urgent care

Public A&E

BeneFit	€60 X 3 visits; Minor Injury Clinic Cover, 70% cover up to €200 per visit Medical ambulance costs Covered
Precision 150 Connect	Hospital casualty charge: Up to €20 per visit; QuickCare consultations & treatment: €75 excess per visit in approved minor injuries & illness centres; Fracture Clinic: €75 excess per visit in approved minor injuries & illness centres.
FirstCare Extra 150 Day-to-Day	€50 x 1 visit; Vhi Core Service; Urgent Care - Unlimited visits fully covered in a Vhi 360 Health Centre subject to an excess of €75 per visit
Plan B 150	€100 per visit

Urgent care centres / own clinics

BeneFit	€60 X 3 visits; Minor Injury Clinic Cover, 70% cover up to €200 per visit
Precision 150 Connect	Hospital casualty charge: Up to €20 per visit; QuickCare consultations & treatment: €75 excess per visit in approved minor injuries & illness centres; Fracture Clinic: €75 excess per visit in approved minor injuries & illness centres.
FirstCare Extra 150 Day-to-Day	€50 x 1 visit; Vhi Core Service; Urgent Care - Unlimited visits fully covered in a Vhi 360 Health Centre subject to an excess of €75 per visit
Plan B 150	Up to €200 per visit in approved centres

Joints and eyes

Private hospital - private room - orthopaedic and ophthalmic procedures

BeneFit	€2,000 co-payment €2000 co-payment on certain orthopaedic procedures
Precision 150 Connect	Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures.
FirstCare Extra 150 Day-to-Day	60%

Orthopaedic and Ophthalmic procedures 60% cover

Plan B 150**€2,000**

Covered at semi private rate with a €2,000 orthopaedic co-pay and a €400 ophthalmic co-pay on specified procedures, in addition to excess

Private hospital - semi-private room - orthopaedic and ophthalmic procedures**BeneFit****Excess: €2000**

€2000 co-payment on certain orthopaedic procedures

Precision 150 Connect**Covered**

Specified Orthopaedic & Ophthalmic Procedures: No excess or shortfall applies for Specified orthopaedic procedures, normal excesses & shortfalls apply for ophthalmic procedures.

FirstCare Extra 150 Day-to-Day**60% per claim**

Orthopaedic and Ophthalmic procedures 60% cover;

Plan B 150**€2,000**

Covered with a €2,000 orthopaedic co-pay and a €400 ophthalmic co-pay on specified procedures, in addition to excess

Overseas**Benefit Abroad For Surgical Procedures Available In Ireland****BeneFit****Not covered****Precision 150 Connect****Covered**

Full cover for treatment in another country within the EU or UK, up to the amount payable in Ireland - subject to prior approval.

FirstCare Extra 150 Day-to-Day**Not covered****Plan B 150****€100,000**

Up to €100,000, subject to pre-approval

Pre-approval is required. Please ask your insurer for details

Benefit Abroad For Surgical Procedures Not Available In Ireland**BeneFit****Not covered****Precision 150 Connect****Covered**

Full cover in the EU or UK- subject to prior approval.

FirstCare Extra 150 Day-to-Day**Not covered****Plan B 150****€100,000**

Up to €100,000, subject to pre-approval

Pre-approval is required. Please ask your insurer for details

Repatriation Expenses**BeneFit****€1,000,000****Precision 150 Connect**

Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation.

FirstCare Extra 150 Day-to-Day	Covered
Plan B 150	Up to €1,000,000

Companion Repatriation Expenses

BeneFit	€1,000
Precision 150 Connect	€1,000 Up to €1,000 towards companion evacuation.
FirstCare Extra 150 Day-to-Day	€1,000 €1000
Plan B 150	€1,000 Up to €1,000

Hospital Bill

BeneFit	€55,000
Precision 150 Connect	€70,000 Up to €70,000 per episode of illness or injury.
FirstCare Extra 150 Day-to-Day	€65,000
Plan B 150	€100,000 Up to €100,000 for emergency hospital treatment

24 Hour Telephone Assistance

BeneFit	Covered
Precision 150 Connect	24 Hour GPLine and Nurseline cover from Ireland and abroad.
FirstCare Extra 150 Day-to-Day	Covered
Plan B 150	Covered

Expenses For Companion

BeneFit	€1,000
Precision 150 Connect	€2,000,000 Up to €2 million towards the cost of medical evacuation. Up to €1,000 towards companion evacuation.
FirstCare Extra 150 Day-to-Day	€1,000 €1000
Plan B 150	€1,000 Up to €1000 (combined with Companion Repatriation Benefit)

Gender Affirmation

BeneFit	50% up to €10,000 per none Covered for 50% up to €10,000 when carried out in a medical facility in the EEA
Precision 150 Connect	Not covered

FirstCare Extra 150 Day-to-Day

Cover for medically necessary surgeries subject to pre-approval up to the level of cover on the plan.

Plan B 150

Not covered

Exclusions

*These plans **do not include** coverage for the following benefits*

Maternity, child, and fertility

- Partner Benefit
 - Vasectomy cover
-

Everyday health expenses

- Hearing Test
 - Prescription Costs
 - Hormone Replacement Therapy for Gender Dysphoria
-

Scans, MRIs, and health screening

- Fitness screenings
-

Beta feedback: comparisontool@hia.ie