

Level 1 & 2 Comparison Document

	Benefit Provision	Benefit Limit Level 1	Benefit Limit Level 2
A	Overall maximum benefit per insured person	€3,000,000	€5,000,000
B	Medical & hospital benefits		
	Local ambulance services for transportation to the nearest appropriate hospital by the most appropriate means available	Full cover	Full cover
	Hospitalisation costs for in-patient or day-care admissions <ul style="list-style-type: none"> • Pre-hospitalisation consultations • Emergency department care • Hospital accommodation • Intensive care • Parent accommodation • In-patient treatment for a mental illness, psychiatric or psychological disorder • In-patient rehabilitation 	Full cover Full cover Full cover Full cover Full cover No cover Full cover	Full cover Full cover Full cover Full cover Full cover Full cover Full cover
	Cancer care benefits <ul style="list-style-type: none"> • Geographical Area 1 • Geographical Area 2 • Geographical Area 3 	€100,000 €100,000 €100,000	€100,000 €250,000 €350,000
	Congenital abnormalities <ul style="list-style-type: none"> • Treatment within the first 2 months of birth • Treatment after the first 2 months of birth – lifetime limit 	Full cover €20,000	Full cover €20,000
	In-patient cash benefit	€50 per night	€75 per night
	Post hospitalisation costs	€2,000	€3,000
	Nursing at home	€1,000	€1,500
	Out-patient costs	€500	Areas 1 & 2: €3,000 Area 3: €5,000 €75 excess
	Excess for each medical condition <ul style="list-style-type: none"> • 20% co-insurance applies to all out-patient prescribed drugs, dressings and medicines and to out-patient psychiatric visits 	€45 excess	
	Of the benefit for out-patient costs above, the maximum payable for complementary medicines is:	All areas: €500	Areas 1 & 2: €1,500 Area 3: €3,000

	Benefit Provision	Benefit Limit Level 1	Benefit Limit Level 2
	Minor surgical procedures requiring local anaesthesia undertaken in a GP/Specialist's consulting room.	Full cover	Full cover
	Chronic medical conditions (for each condition)	€10,000 (acute episodes only)	€15,000
	Emergency medical treatment outside your geographic area	Full cover	Full cover
C	Dental treatment benefits (Items 2, 3, 4 & 5 will apply to Levels 1 & 2 only if the dental add-on has been purchased. Dental benefits are automatically included on Level 3.		
	1) Emergency dental treatment	€800	€800
	2) Extraction of wisdom teeth	€750	€750
	3) Preventative dental treatment	Full cover	Full cover
	4) Routine dental treatment – 50% co-insurance applies	€300	€300
	5) Major restorative treatment – 50% co-insurance applies	€500	€500
D	Maternity grant-in-aid benefits		
	Normal pregnancy and childbirth including elective c-sections and planned home births	No cover	€5,000 per pregnancy
	Complications of pregnancy and childbirth	Full cover	Full cover
	Maternity cash benefit	No cover	€380 per child
E	Emergency medical transfer, evacuation & repatriation benefits		
	Transportation costs of the insured person in the case of an emergency medical transfer or evacuation	Full cover	Full cover
	Transportation costs of the insured person in the case of repatriation	Full cover	Full cover
F	Additional transportation benefits		
	Travelling costs of one adult and/or the insured person's child/children to accompany the insured person during or following an emergency medical transfer or evacuation	Full cover	Full cover
	Travelling costs of one adult to look after the insured person's child/children in their home location or for the child/children to travel to a destination to be looked after	Full cover	Full cover
	Return trip for one adult to travel to the location where the insured person is hospitalised	€955	€955

	Benefit Provision	Benefit Limit Level 1	Benefit Limit Level 2
	Overnight accommodation costs for the accompanying friend or close relative, to stay with or near, the insured person while hospitalised	€75 per night	€75 per night
	Compassionate travel costs	Full cover	Full cover
	Transportation costs of the insured person when in-patient or day-care medical treatment is not available in their country of residence	Full cover	Full cover
	Accommodation costs of the insured person when in-patient or day-care medical treatment is not available in their country of residence	Full cover for up to 3 nights	Full cover for up to 3 nights
G	Repatriation of mortal remains/local cremation/burial benefits		
	Repatriation of mortal remains	Full cover	Full cover
	Cost of a coffin	€255	€255
	Travelling costs for up to two persons to attend the funeral	Full cover	Full cover
	Cost of cremation in the country where death occurred or burial where outside of home country	€800	€800
H	Temporary return to home country benefits. The benefits in Sections 1-4 in your Rules - Terms & Conditions apply plus the following benefits:		
	Accommodation and travel costs, per event	€955	€955
	Contribution towards travelling costs for return to home country for a major surgical intervention, per return trip	€320	€320
	Trip limit for temporary return to home country	All levels 60 days (120 days for students)	
I	Wellness benefits		
	Optical <ul style="list-style-type: none"> • Eye/vision test • Prescription glasses/contact lenses - 50% co-insurance applies 	No cover No cover	Full cover €400
	Audiology <ul style="list-style-type: none"> • Annual hearing test • Contribution towards a hearing aid 	No cover No cover	Full cover €350
J	AIDS/HIV	No cover	No cover
K	Travel assistance	Covered	Covered

	Benefit Provision	Benefit Limit Level 1	Benefit Limit Level 2
L	Travel benefits will apply to Level 2 only if the travel benefits add-on has been purchased. Travel benefits are automatically included on Level 1.		
	Legal protection Additional travel expenses	€25,000 €350	€25,000 €350
	Personal liability	€2,000,000	€2,000,000
	Personal accident <ul style="list-style-type: none"> • Limitations apply in the case of death of insured persons under 16 or over 69 years of age • Limitations apply in the case of permanent total disablement of insured persons over 69 years of age 	€40,000 €3,000 €3,000	€40,000 €3,000 €3,000
	Cancellation or curtailment <ul style="list-style-type: none"> • Benefit limit if insured person over 80 years of age • Excess per event • Claims for loss of deposit are subject to excess 	€10,000 €5,000 €65 €15	€10,000 €5,000 €65 €15
	Extended stay	Full cover	Full cover
	Missed departure	€500	€500
	Travel delay <ul style="list-style-type: none"> • For the first 12 hours • For each subsequent full 12 hours • Replacement ticket 	€200 €40 €15 €500	€200 €40 €15 €500
	Personal luggage <ul style="list-style-type: none"> • Maximum any one pair or set • Valuables owned by the insured person • Excess per event 	€1,500 €400 €400 €65	€1,500 €400 €400 €65
	Luggage delay	€150	€150
	Money & passport <ul style="list-style-type: none"> • Bank notes, currency notes and coins • Bank notes, currency notes and coins belonging to an insured person under 16 • Reasonable additional travel and accommodation expenses to obtain a temporary replacement passport 	€500 €255 €65 €400	€500 €255 €65 €400

Note: cover for hazardous sports and activities are covered as per the Rules - Terms and Conditions of the Vhi International health insurance policy.

This leaflet is issued as a guide only and does not form part of a contract. This should be read in conjunction with the Vhi International policy document.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Services Limited for Vhi International Health Insurance, which is underwritten by Astrenska Insurance Limited.