

Benefit	VIVAS Health 'we plan' level 2	BUPA Ireland Essential Plus	VHI Plan B
More choice	Customised plans to suit your needs	Less choice	Less choice

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	Not available
Treatment n/a in Ireland	Cover for new & emerging procedures abroad where not available here in Ireland	Cover in the UK hospitals only	Cover is available in exceptional circumstances & on an ad hoc basis
a & e abroad	Up to €100,000 for emergency in patient hospital treatment	Up to €55,000 for emergency in patient hospital treatment	Up to €65,000 for emergency in patient hospital treatment

Hospital treatment & accommodation in Ireland			
No. of hospitals & treatment centres	122	96	108
Hospital accommodation:			
Public Hospitals	Full cover in a private room	Full cover in private room	Full cover in private room
Private hospitals	Full cover in a semi-private room	Full cover in semi-private room	Full cover in semi-private room
In patient excess in private hospitals	None	*€80 in private hospitals on excess plan – does not apply here	None
Participating consultants	Full cover	Full cover	Full cover
Listed cardiac procedures (high-tech)	Full cover	Full cover	90% cover
Listed special procedures (high-tech)	90% cover	€220.50 shortfall per night	90% cover
Day case			
Public hospitals Private hospitals High-tech hospitals	Full cover in public, private & high-tech hospitals	Full cover in public	Full cover in public, private & high-tech hospitals
Stress related & psychiatric cover	Comprehensive cover for stress related conditions including 180 days cover for in patient psychiatric treatment	Cover for stress related conditions including 100 days cover for in patient psychiatric treatment. St. John of God Hospital not covered	Cover for stress related conditions including 180 days cover for in patient psychiatric treatment.
Scans:			
Best cover on the market for scans	Full cover in more approved centres	Cover in limited approved centres	Cover in limited approved centres
Full cover for MRI scans referred by G.P's	Yes	In limited approved centres	In limited approved centres
CT	- 7 centres	- 4 centre	- 1 centre
MRI	- 28 centres	- 6 centres	- 10 centres
PET	- 6 centres	- 2 centre	- 2 centres

Maternity costs			
Public hospital accommodation	Full cover (up to 3 nights)	Full cover (up to 3 nights)	Full cover (up to 3 nights)
Private hospital accommodation	Grant up to €3,100	Grant up to €3,100	Grant up to €2,900
Home birth grant	Up to €3,100 for homebirth	Up to €3,100 for homebirth	Grant up to €2,900
Post natal home help (PNHH)	Up to 3 days/€300 available	Not available	Not available
Doula Ireland	€200 discount for members €300 contribution if not accessing PNHH	Not available	Not available
Pre/post natal maternity benefit	Up to €400 allowed – guaranteed a refund as subject to lower out patient excess	Up to €400 allowed – subject to out patient excess	Up to €255 allowed – subject to out patient excess
Newborns premium	Free until next renewal	Free until next renewal	Free until next renewal

Nursing care			
No. of convalescence homes	425	374	136
Convalescence	€50 a day for up to 14 consecutive days	€55 a day for up to 14 consecutive days	€51 a day for up to 14 consecutive days

Innovative Benefits offered by VIVAS Health			
Laser eye Surgery	€1000 contribution towards Optilase Wavefront procedure	Not available	Not available
Teeth Whitening in approved centre with free initial consultation	- In clinic treatment - €250 contribution - Home care kit - €75 cont. - In clinic treatment & home care kit - €250 contribution	Not available Not available -Not available	Not available Not available Not available
Veneers in approved centre with free initial consultation	€500 contribution towards in clinic treatment	Not available	Not available
Free Kids membership to Jackie Skelly Fitness Centres	-Children from 3 – 15 years have 7 day access to leisure centre, swimming classes & summer camps - Kids aged between 10 -15 years also have access to the gym and exercise programs during children's hours	Not available	Not available
Allen Carr's Easyway To Stop Smoking	€100 contribution to clinic – full cost is €295	Not available	Not available
Health screens Preferred Providers – Tara Healthcare & Charter Medical Group	-€35 contribution to female screen with cervical smear -€75 contribution to female screen with cervical smear & DEXA -€35 contribution to male screen with PSA -€75 contribution to male screen with PSA & DEXA - €140 contribution to Executive Health screen - €180 contribution to Executive Health screen & DEXA	Up to €30 a year for screening for cervical cancer Up to €20 for blood tests for prostate cancer €50 a year for GP health check	Not available

Out patient benefits			
Out patient excess	Individual excess €150	Individual excess €220	Individual excess €310
	Family €250	Family €440	Family excess €500
Consultant fees	Up to €55 per visit	Up to €51 per visit	Up to €39 per visit
Pathology tests	Full cost allowed	Full cost allowed	Full cost allowed
Pathology consultants	Up to €20 per referral	Full cost allowed	Up to €20 per referral
Psycho-oncology counseling	Up to €40 per visit for 5 visits	Not available	Not available
Radiology	Full cost allowed	Full cost allowed	Full cost allowed
Scans – non approved treatment centres for scans	MRI – up to €350 allowed subject to out patient excess	MRI - full cost allowed subject to out patient excess	MRI - amount varies from centre to centre
	CT scan – up to €200 allowed subject to out patient excess	CT - full cost allowed subject to out patient excess	CT - amount allowed per schedule of benefits
Home nursing	Up to €40 a day for up to 20 consecutive days	Up to €40 a day for up to 40 consecutive days	Up to €20 a day for up to 42 consecutive days
Manual Lymph Drainage	Up to €40 per visit for 5 visits	Up to €500	Not available
Emergency dental	Up to €450	Up to €510	Up to €320
Pre/post maternity benefit	Up to €400	Up to €400	Up to €255
Note:	Some other day-to-day medical expenses not mentioned above are covered on our day-to-day plans	Some other day-to-day medical expenses not mentioned above are subject to the out patient excess	Some other day-to-day medical expenses not mentioned above are subject to the out patient excess

For further information on any benefits offered by VIVAS Health log on to www.vivashealth.ie

Premiums			
Adult	€503.00	€524.83	€612.60
1st child	€230.50	€187.36	€222.97
2nd & 3rd child	€184.00	€187.36	€222.97
4th & sub children	Free	Free	Free
Student	At the child rate up to age 23	€187.36 up to age 21	€222.97 Up to age 21
Family*	€1,604.50	€1,611.74	€1894.11

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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