

Benefits	Aviva Level 2 Hospital	Vhi Plan B	Quinn Essential Plus
Hospital costs			
Hospital treatment & accommodation in Ireland			
No. of hospitals & treatment centres	150	111	113
Hospital accommodation:			
Public hospitals	Full cover in a private room	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	Full cover in a semi-private room may be subject to a range of excesses: €50, €125 or €200
Private hospitals	Private Room: Semi-private rate	Private Room: Semi-private rate	Cover for private room subject to €121 excess per night
High-tech hospitals	50% cover in semi-private room	45% cover in semi-private room	Cover subject to €243 excess per night
Participating consultants	Full cover	Full cover	Full cover
Listed cardiac procedures (high tech)	Full cover	90% cover	Full cover
Listed special procedures (high-tech)	90% cover	90% cover	Cover subject to €243 excess per day of treatment
Day case			
Public hospitals	Full cover	Full cover	Full cover
Private hospitals	Full cover	Full cover	Full cover may be subject to a range of excesses: €50, €125 or €200
High-tech hospitals	Full cover	Full cover	Full cover subject to €200 excess per claim
Maternity benefits			
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 €4,000	Grant up to €3,150	Grant up to €3,500
Home birth grant	Grant up to €4,000	Grant up to €3,150	Grant up to €3,500
Consultant delivery fees	€910.21	€910.21	€910.21
4D Scans	Ultrasound Dimensions: €55	Not covered	Not covered
	InnerVision Ultrasound: €50	Not covered	Not covered
Newborns premium	Free until next renewal	Free until next renewal	Free until next renewal
Post natal home help (PNHH)	Up to 3 days available	Not covered	Not covered
Doula Ireland	€300 discount for members	Not covered	Not covered
	€300 contribution if not accessing PNHH		
Cord blood stem cell preservation	€600 contribution single child & identical twins	Not covered	Not covered
	€900 contribution non identical twins		
Breastfeeding Consultancy	€30 x 2 sessions	Not covered	Not covered
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses.	Not covered	Not covered
Asthma Care Program with Asthma Care Ireland	Adult: €65 contribution Child: €135 contribution	Not covered Not covered	Not covered Not covered
Cervical Cancer Vaccination	€150 contribution	Not covered	Available through Tropical Medical Bureau (Cost to member €360-€450)
Nursing care			
No. of convalescence homes	455	206	425
Convalescence	€30 a day for up to 16 consecutive days	€51 a day for up to 14 consecutive days	€55 a day for up to 14 days
Telephone Support	Nurse-on-call available 24 hours a day, 7 days a week	NurseLine 24/7 Service Best Doctors	Not covered
Point of Care	Day case procedure for patients for Rheumatology and Chemotherapy	Not covered	Not covered
Child home nursing care	Not covered	€100 x 14 days	€100 x 28 days following 5 consecutive days in hospital
Parent Accompanying Child Grant	Not covered	€40 x 14 days	Not covered
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	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	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	Cover in limited approved centres
CT	8 centres	1 centre	4 centre
MRI	33 centres	20 centres	11 centres
PET-CT	7 centres	6 centres	3 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	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.	In patient treatment received at a hospital in the EU which is certified by Quinn-healthcare medical adviser as unavailable in Ireland
a & e abroad	Up to €100,000 for emergency in patient hospital treatment	Up to €65,000 for emergency in patient hospital treatment	Up to €100,000 for emergency in patient hospital treatment

Benefits	Aviva Level 2 Hospital	VHI Plan B	Quinn Essential Plus
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 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 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			
Outpatient excess	Individual excess €150 (Family Excess €250)	Annual excess per person €300	Per person excess €220 (Family Excess €440)
Xpress Med	Not available	VHI Swiftcare Clinic. VHI members receive no discount at Swiftcare. Members & non members cost €105	Not available
A&E cover	Up to €60 per visit - max. 3 visits	€13 per visit	€20 per visit
GP Visits	Not covered	€13 per visit	Up to €20 per visit
Physiotherapist visit	Not covered	€13 per visit	Up to €20 per visit - max. 25 visits per year
Dentist visit	Not covered	Up to €25 per year	Up to €25 per year
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	Up to €25 per year
Mental therapy session	Not covered	Up to €20 per visit in an out patient mental health centre - max 12 visits per year	Not covered
Scans – where a direct settlement agreement is not in place	MRI – up to €350 allowed	MRI - Full cover subject to €125 excess	MRI - Full cover subject to €125 excess
	CT – up to €200 allowed	CT – amount allowed per schedule of benefits	CT – amount allowed per schedule of benefits
Home nursing	Up to €40 a day for up to 20 days	Not covered	Up to €40 each day for up to 40 days each year (on consultant referral)
Psycho-oncology counselling	Up to €40 per visit for 5 visits	Not covered	Not covered
Manual Lymph Drainage	Up to €50 per visit for 5 visits	Not covered	Up to €500* Not subject to OP excess
Emergency dental	Up to €500	Not covered	Up to €510 per year
Pre/post maternity benefit	Up to €400	Up to €255	Up to €400
Consultant fees	Up to €60 per visit	Up to €39 per visit	Up to €51 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	Full refund at approved Quinn centres
Pathology professional fees	50% of fees	Up to €20 per referral in an approved out-patient centre	Up to €20 per referral
Radiology technical charges	50% of agreed charges	50% of agreed charges up to €500 per year	Full refund at approved Quinn centres
Radiology professional fees	50% of fees	Up to €60 per procedure	Full refund
Health screen	€100 contribution every 2 years * Not subject to OP excess	Not covered	Sports Health Screening: up to €150 once every two years.
Medical & Surgical appliances	As per specified list	50% up to maximum of €1,000 per member per year	As per specified list
Laser Eye Surgery	Members can claim back 22.5% of the cost from Optical Express * Not subject to OP excess	15% member discount on Laser Eye surgery * Not subject to OP excess	15% member discount on Laser Eye surgery * Not subject to OP excess
Jan-10			

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