

YOUR LIFE. YOUR HEALTH. YOUR CHOICES

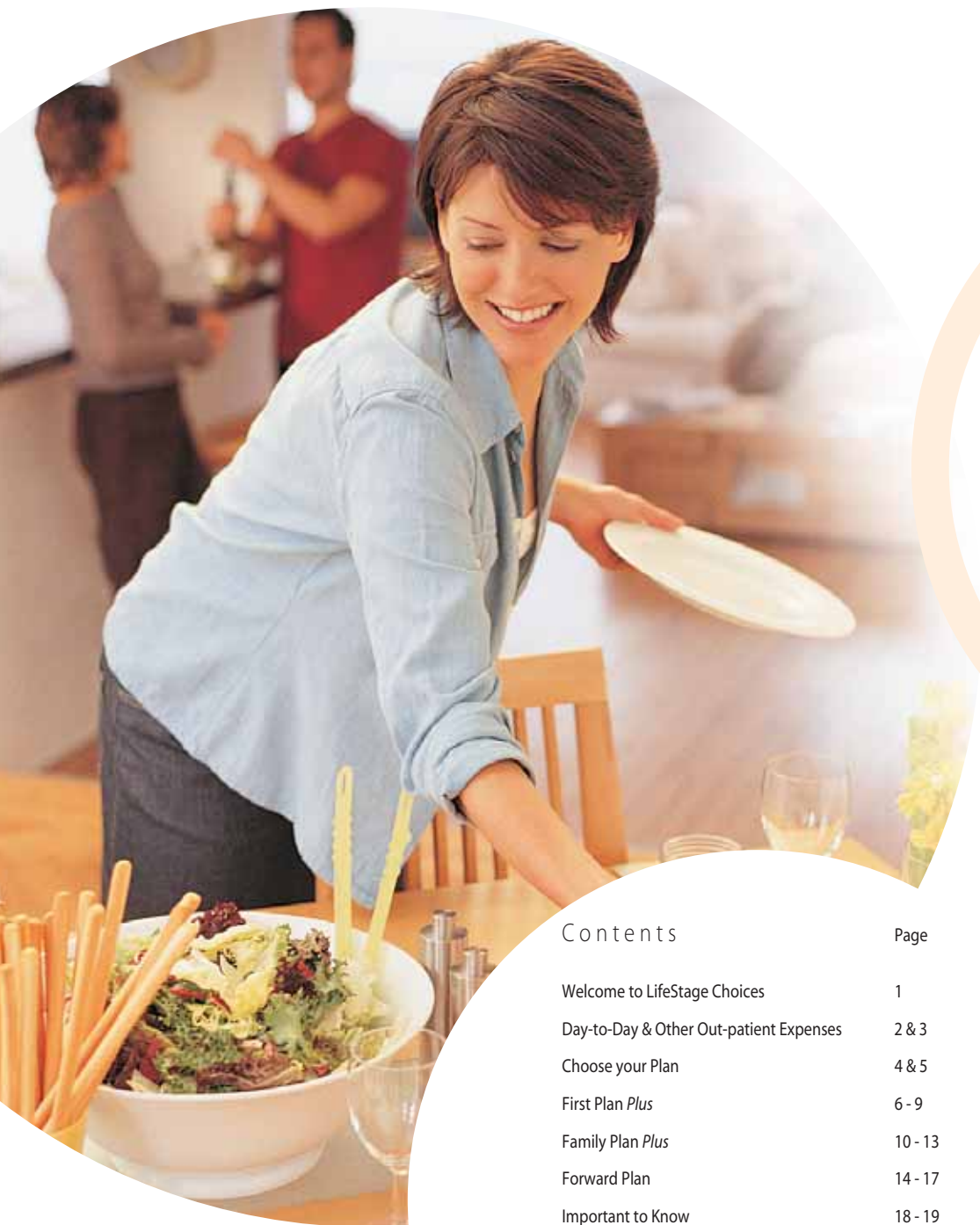


Life CHOICES
Stage

FROM VHI HEALTHCARE

April 2006

Vhi
HEALTHCARE



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A fresh new approach to Health Insurance...

LifeStage Choices from Vhi Healthcare is a fresh new approach to health insurance.

Now you can choose a healthcare Plan that is designed around your particular stage in life and which offers better cover for the healthcare services you are most likely to need.

If you are a single person just starting out, then **First Plan Plus** is the choice for you. If you have kids, or you are thinking of starting a family, then **Family Plan Plus** has everything you need. As you get older, your healthcare needs obviously change again which is where **Forward Plan** can help.

All three LifeStage Choices Plans have been designed around your needs at particular stages in life and include cover for day-to-day medical expenses AND hospital cover in one Plan.

As you grow, *you Change.*

Your health Insurance should do the same.

We know that as you go through life, your health and your health needs naturally change.

LifeStage Choices from Vhi Healthcare are a range of healthcare Plans designed to provide cover for the healthcare services you are most likely to need at each particular stage in life.

There are three Plans, each tailored to a particular life stage and as your needs change, you can change to a more relevant Plan. This means that you can now be covered by a health insurance Plan that is relevant to you and your life, all through your life.

All LifeStage Choices Plans offer excellent cover for the following day-to-day medical expenses, with an excess of only €1.

Day-to-Day Medical Expenses

All LifeStage Choices Plans provide:

GP	€20 per visit, max. of 5 visits per month to a max. of 25 visits per person per year
Physiotherapy	€20 per visit to a max. of 25 visits per person per year
Alternative Medicine (Acupuncture, Osteopathy and Chiropractic)	€20 per visit to a max. of 12 combined visits per person per year
Dentistry	€20 per visit - unlimited visits
Optical Benefit	€20 per visit - 1 visit every 2 years
Health Screening	€40 per visit every 2 years

Please note that day-to-day expenses are payable from the date you join. However, for members who are 50 years of age or over, day-to-day medical expenses are payable only after an initial waiting period has elapsed. See page 18.



Other Out-Patient Expenses

In addition, all LifeStage Choices Plans also provide the following cover for out-patient expenses with an excess of €125 per person per year or €250 per family per year.

Consultants Visits	€50 per visit
Pre & Post Natal Visits	Up to €400 (€650 with Family Plans) in the year of birth
Home Nursing	€40 per day to a max. of €800 per year
Emergency Dental Treatment	€500 per accident

The annual maximum amount that you can claim for these other out-patient expenses is €6,500.

*This cover comes with all
LifeStage Choices, so...*

...now choose which *Plan suits your current stage in life...*

First Plan Plus

Designed for when you are just starting out.

First Plan Plus was created specifically for people who are just starting out and are not thinking of having children yet. **First Plan Plus** has excellent hospital cover and includes cover for other treatment such as A & E and travel vaccinations, benefits which fit in with your lifestyle.

For details see page 6





Forward Plan

For a broader choice of hospital accommodation

Forward Plan gives you full cover for a private room in all private hospitals excluding the Blackrock Clinic and the Mater Private Hospital. It also provides cover for day-to-day medical expenses, health screening and enhanced convalescent care.

For details see page 14

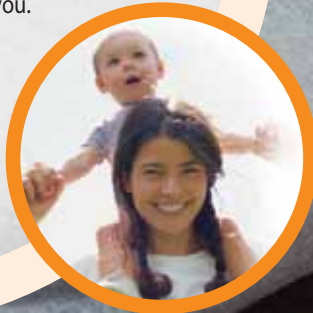
Family Plan Plus

If you have children, you need Family Plan Plus

Family Plan Plus is ideal for families with children. Excellent hospital cover and cover for Consultants' visits and Mum & Baby cover are all included. If you are thinking of starting a family or already have children,

Family Plan Plus is the Plan for you.

For details see page 10



First Plan *Plus*

A first class start for just €47.56 a month

As you might guess from the name, **First Plan *Plus*** has been designed for people taking the first step on the private health insurance ladder. It's ideal for single people or for those yet to have children. Here is the cover provided by **First Plan *Plus***.

Remember - All of these benefits are IN ADDITION TO the day-to-day and out-patient cover listed on pages 2 & 3



Hospital Cover

The average cost of a week's stay in a private Irish hospital is nearly €5,000. Unless of course, you've got **First Plan *Plus***...

Cover includes:

- Full Cover for a private room in public hospitals
- Full Cover for a semi-private room in private hospitals*
- Cover for in-patient Consultants' Fees* for over 1,800 Consultants
- Limited cover for the Galway Clinic

* Excluding the Blackrock Clinic and Mater Private Hospital

Other Benefits

Because you are at a life stage where you will probably want to travel, **First Plan Plus** provides you with the following travel benefits:

- €50 per person per year for Travel Vaccinations, €1 excess
- €100,000 per person for in-patient hospital care abroad*
- Access to a 24-hour medical telephone service, staffed by English-speaking medical experts
- Finds you a GP or directs you to the most appropriate local hospital or medical facility

* Limited to 180 days in total for all stays abroad in each calendar year



First Plan *Plus* also covers your other practical medical expenses, including:

- 100 days Psychiatric in-patient cover
- €60 per A&E visit, 2 visits per year, €1 excess
- Access 24 hours a day to NurseLine 24/7 for any medical queries or questions

Maternity

If you are having a baby, First Plan *Plus* provides:

- Full cover for 3 days private accommodation in a public hospital
- Cover for 3 days accommodation and hospital charges in a private hospital up to a maximum of €1,510
- Up to €1,510 for medical expenses incurred in a Home Birth

How much does it cost?

First Plan *Plus* from Vhi Healthcare comes with all of these benefits for just €570.67 a year or €47.56 a month for a single adult.

All prices quoted are group rates for 1 adult, net of standard rate income tax at 20%.

First Plan *Plus* from Vhi Healthcare comes with all of these benefits for just €570.67 a year or €47.56 a month for a single adult.



First Plan

First Plan comes with all the benefits of **First Plan Plus** but it is more affordable because it offers reduced hospital cover in private hospitals. Better still, it costs as little as €38.29 a month.

All prices quoted are group rates for 1 adult, net of standard rate income tax at 20%.

First Plan Hospital Cover:

- Full Cover for a private room in public hospitals
- 50% Cover for a semi-private room in private hospitals*
- Cover for in-patient Consultants' fees* for over 1,800 Consultants
- Limited Cover for a semi-private room in the Galway Clinic

* Excludes Blackrock Clinic and Mater Private Hospital

Every other benefit covered by **First Plan Plus** is also covered by **First Plan**.

How much does it cost?

First Plan from Vhi Healthcare costs just €459.46 a year or €38.29 a month for a single adult.

All prices quoted are group rates for 1 adult, net of standard rate income tax at 20%.

To join **First Plan Plus** or **First Plan**

Simply complete the application form at the back of this brochure,
log onto www.vhi.ie or phone **CallSave 1850 200 492**

Family Plan *Plus*

Family Plan *Plus* - Great benefits for all the family

Family Plan *Plus* is perfect for people with children or for people who are thinking of starting a family.

Family Plan *Plus* not only has superb hospital cover, it also provides benefits for day-to-day family medical expenses and great Mum & Baby benefits. Here is the cover provided by Family Plan *Plus*.

Remember - All of these benefits are IN ADDITION TO the day-to-day and out-patient cover listed on pages 2 & 3



Hospital Cover

Family Plan *Plus* will give you and your loved ones access to the very best healthcare without costing a fortune.

Cover includes:

- Full Cover for a private room in public hospitals
- Full Cover for a semi-private room in private hospitals*
- Cover for in-patient Consultants' fees* for over 1,800 Consultants
- Limited cover for the Galway Clinic

* Excludes Blackrock Clinic and Mater Private Hospital



Mum & Baby Benefits

These are the benefits that really make **Family Plan Plus** stand out from the other LifeStage Plans:

- **Full cover for 3 days private maternity accommodation in a public hospital**
- **Cover for 3 days maternity accommodation and hospital charges in a private hospital up to a maximum of €2,500** (incorporating a post-natal benefit of up to €800)*
- **€100 per day for Child Home Nursing** for up to 28 days per year
- **€100 per day for travel and accommodation expenses** for a parent visiting a hospitalised child for up to a max. of 14 days per year
- **€30 per visit for Child Counselling Cover** for up to a max. of 8 visits per year, €1 excess
- **€75 for baby massage classes**, €1 excess
- **€75 for the first visit to a Paediatrician**, €1 excess

* A 52 week waiting period applies to increased benefits.

Other Benefits

Yes, there's more. **Family Plan Plus** also covers your other practical medical expenses, including:

- 100 days Psychiatric in-patient cover
- €30 per day for 14 days per year for Convalescent Care
- Access 24 hours a day to NurseLine 24/7 for any medical queries or questions
- €60 per A&E visit, 2 visits per year, €1 excess

And because you may take family holidays, it also provides:

- €100,000 for in-patient hospital care abroad*
- Access to a 24-hour medical telephone service, staffed by English - speaking medical experts
- Finds you a GP or directs you to the most appropriate local hospital or medical facility

* Limited to 180 days in total for all stays abroad in each calendar year

How much does it cost?

Family Plan Plus from Vhi Healthcare comes with all of these benefits for just **€579.91** a year or **€48.33** a month for an adult and **€15.94** a month for a child.

All prices quoted are group rates, net of standard rate income tax at 20%.



Family Plan

Family Plan comes with all of the benefits of **Family Plan Plus** but it is more affordable because it offers reduced hospital cover in private hospitals. Better still, it costs as little as €39.06* a month.

* Price quoted is monthly group rate for one adult net of standard rate income tax at 20%

Family Plan Hospital Cover:

- Full Cover for a private room in public hospitals
- 50% Cover for a semi-private room in private hospitals*
- Cover for in-patient Consultants' fees* for over 1,800 Consultants
- Limited Cover for a semi-private room in the Galway Clinic

* Excludes Blackrock Clinic and Mater Private Hospital

Every other benefit covered by **Family Plan Plus** is also covered by **Family Plan**.

How much does it cost?

Family Plan from Vhi Healthcare comes with all of these benefits for just €468.70 a year or €39.06 a month for an adult or €12.89 a month for a child.

All prices quoted are group rates, net of standard rate income tax at 20%.

To join **Family Plan Plus** or **Family Plan**

Simply complete the application form at the back of this brochure, log onto www.vhi.ie or phone **CallSave 1850 200 492**

Forward Plan

Forward Plan provides you with a broader choice of hospital accommodation, enhanced convalescent care and health screening for just €74.25* a month.

Forward Plan gives you full cover for a private room in private hospitals excluding the Blackrock Clinic and the Mater Private Hospital. It also provides cover for day-to-day medical expenses, health screening and enhanced convalescent care.

* Price quoted is monthly group rate for 1 adult net of standard rate income tax at 20%

Remember - All of these benefits are IN ADDITION
TO the day-to-day and out-patient cover listed on pages 2 & 3

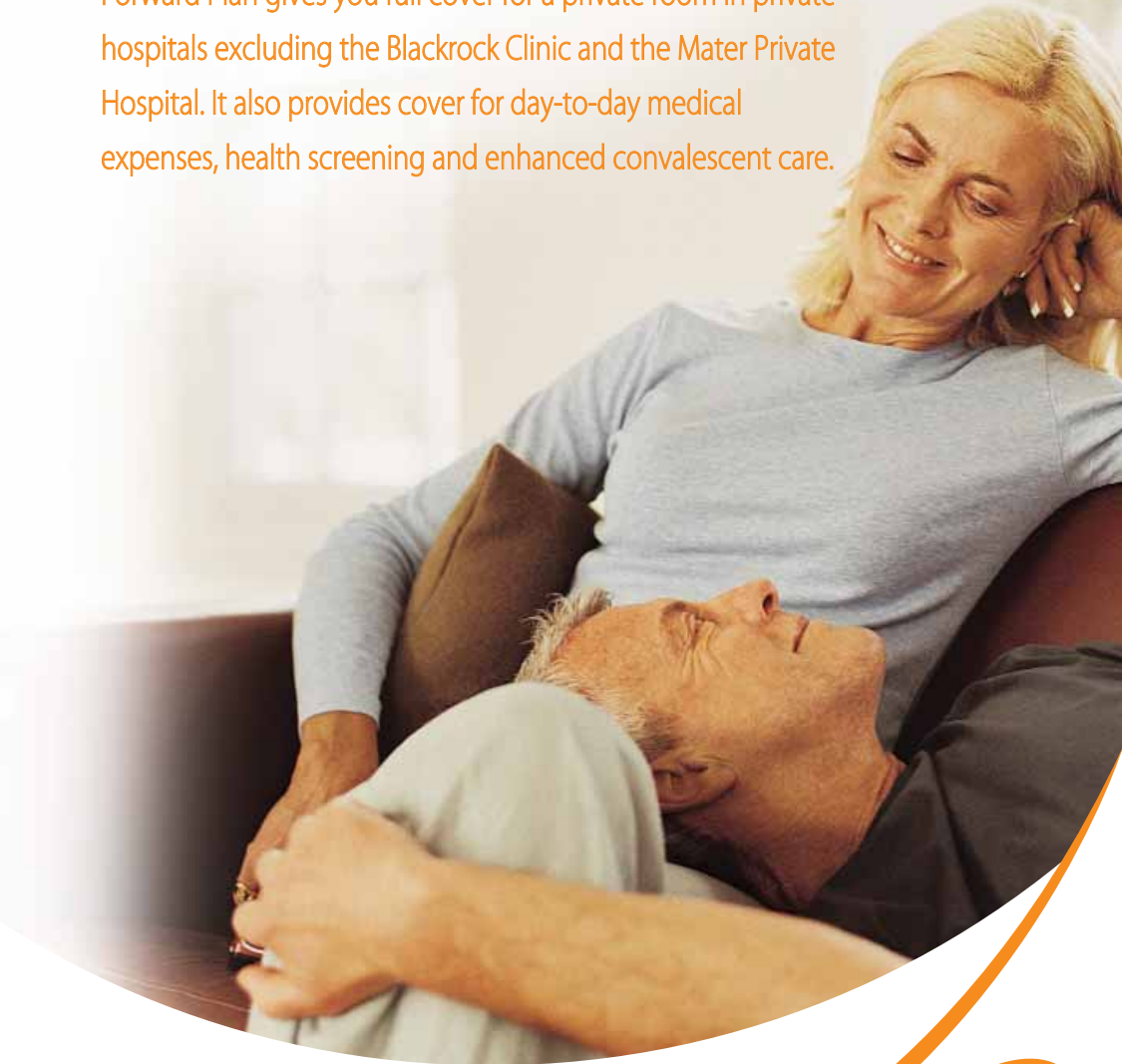


Hospital Cover

Forward Plan has even more hospital cover:

- Full Cover for a private room in public hospitals
- Full Cover for a private room in private hospitals excluding the Blackrock Clinic and the Mater Private Hospital.
- Cover for in-patient Consultants' fees for over 1,800 Consultants excluding the Blackrock Clinic and the Mater Private Hospital.

Forward Plan gives you full cover for a private room in private hospitals excluding the Blackrock Clinic and the Mater Private Hospital. It also provides cover for day-to-day medical expenses, health screening and enhanced convalescent care.





Other Benefits -

Because you are at a life stage where you will probably want to travel, **Forward Plan** provides you with the following travel benefits.

- €50 per person per year for Travel Vaccinations, €1 excess
- €100,000 per person for in-patient hospital care abroad*
- Access to a 24-hour medical telephone service, staffed by English-speaking medical experts
- Finds you a GP or directs you to the most appropriate local hospital or medical facility

* Limited to 180 days in total for all stays abroad in each calendar year

Maternity

Forward Plan also has generous maternity benefits:

- Full Cover for 3 days private accommodation in a public hospital
- Cover for 3 days accommodation and hospital charges in a private hospital to a maximum of €1,510
- Up to €1,510 for medical expenses incurred for a Home Birth

And as you get older, there are other services you might need, and we have them covered too:

- €60 per A & E visit, 2 visits per person per year, €1 excess
- Up to €160 in a 2 year period for Health Screening
- 50% of the cost of prescription glasses or contact lenses up to a maximum of €70 every 2 years, no excess
- €100 per day for 14 days per year for Convalescent Care
- 100 days Psychiatric in-patient cover
- Access 24 hours a day to NurseLine 24/7 for any medical queries or questions

How much does it cost?

Forward Plan from Vhi Healthcare costs €891.03 a year or €74.25 a month for an adult.

All prices quoted are group rates, net of standard rate income tax at 20%.

Choose one of our LifeStage Choices Plans and you can rest assured that we will be there when you need us no matter what your stage of life.

Important to Know...

LifeStage Choices have been carefully designed to make your healthcare as comprehensive, as relevant and as easy to understand as possible.

We have worked hard to keep LifeStage Choices restrictions, terms and conditions to an absolute minimum. Here are the most important ones:

Are you eligible to join?

We work under the system of community rating which means that everyone in Ireland is entitled to join any of our LifeStage Choices Plans, irrespective of age, health status etc.

Is there a waiting period for accident cover?

No. You are covered for accidents from the day you join us.

Is there a waiting period for day-to-day medical expenses?

Yes. Cover for the day-to-day medical expenses mentioned in this brochure is subject to the following waiting periods:

Your Age on Joining	Waiting Period
Under 50	None
50 to 54	26 weeks
55 to 64	52 weeks
65 or over	104 weeks

Is there a waiting period for illnesses which occur after you join?

Yes. The following waiting periods apply:

Your Age on Joining	Waiting Period
Under 55	26 weeks
55 to 64	52 weeks
65 or over	104 weeks
For Maternity/Pregnancy Benefits	52 weeks

Is there a waiting period for existing illnesses?

Yes. If you have an existing illness when you join, you will not be able to claim for treatment for it for a period of time. This is to protect our members against rising costs caused by people who discover they are sick and then join so that they have cover. The waiting periods for these pre-existing illnesses are as follows:

Your Age on Joining	Waiting Period
Under 55	5 years
55 to 59	7 years
60 or over	10 years

This brochure is issued as a guide only and does not form part of a contract. A copy of the Rules of Membership will be issued on joining or may be had, in advance, on request.



Sign Up, and we'll take care of everything...

Setting up your LifeStage Choices Plan from Vhi Healthcare could not be easier.
You can either:

- **Complete and return the attached application form**
- **Log on to www.vhi.ie or**
- **CallSave 1850 200 492**

Last year, we paid out more than €1.9 million in benefits to our members every working day.

Choose one of our LifeStage Choices Plans and you can rest assured that we'll be there when you need us no matter what your stage of life.



Application Form overleaf..

*Please return to Vhi Healthcare at the following address:
(No postage required)*

*Vhi Healthcare,
IDA Business Park, Purcellsinch, Dublin Road, Freepost, Kilkenny.*

Voluntary Health Insurance Board

An Bord Árachais Sláinte Shaorálaigh

POSTAL ADDRESS

Kilkenny: IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.

Dublin: Vhi House, Lower Abbey Street, Dublin 1.

Cork: Vhi House, 70 South Mall, Cork.

Dun Laoghaire: 35/36 Lower George's Street, Dun Laoghaire,
Co. Dublin.

Galway: Vhi House, 10 Eyre Square, Galway.

Limerick: Gardner House, Charlotte Quay, Limerick.

Telephone Number

CallSave 1850 200 492

Lines open: 8am - 8pm Monday - Friday
9am - 2pm Saturday

Fax Numbers

Dublin: (01) 799 4091

Kilkenny: (056) 776 1741

Cork: (021) 427 7901

Dun Laoghaire: (01) 619 7456

Galway: (091) 564307

Limerick: (061) 310361

Website: www.vhi.ie

E-mail: info@vhi.ie



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