

## Table of Benefits – HealthSteps Gold

Applicable to new registrations or renewals on/or after 1<sup>st</sup> September, 2009.

This Table of Benefits must be read in conjunction with your HealthSteps Plan Rules – Terms and Conditions, including the Directory of approved Out-patient Centres.

	<b>Benefit Provision</b>	<b>Benefit Limit</b>
	<b>Section 1 - Day-to-day medical expenses</b>	
<b>A</b>	<b>General practitioner visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
<b>B</b>	<b>Consultant consultations</b>	
	Up to 7 visits per member per year	Up to €75 per visit
<b>C</b>	<b>Pathology - consultants' fees</b>	
	In an approved out-patient centre	Up to €75 per referral
<b>D</b>	<b>Radiology – consultants' fees for professional services</b>	
	Per procedure	Up to €75
<b>E</b>	<b>Pathology/Radiology or other diagnostic tests (excluding MRI, PET &amp; PET-CT scans)</b>	
	Up to 75% of agreed charges in an approved out-patient centre	Up to €750 per member per year
<b>F</b>	<b>Pre- and post-natal care (a no-payment period of 52 weeks applies to this benefit)</b>	
	In the year of the birth	Up to €350
<b>G</b>	<b>Dental practitioner visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
<b>H</b>	<b>Physiotherapist visits</b>	
	Up to 7 visits per member per year	Up to €35 per visit
<b>I</b>	<b>Chiropodists/Podiatrists, Dieticians, Occupational therapists, Speech therapists, Orthoptists visits</b>	
	Up to 7 combined visits per member per year	Up to €35 per visit
<b>J</b>	<b>Acupuncturists, Chiropractors, Osteopaths, Physical therapists, Reflexologists visits</b>	
	Up to 7 combined visits per member per year	Up to €35 per visit
<b>K</b>	<b>Optical – eye tests and glasses/contact lenses</b>	
	Up to 75% of charges in each 2 year period	Up to €100 per member
<b>L</b>	<b>Hearing test</b>	
	In each 2 year period	Up to €35 per member
<b>M</b>	<b>Screening (child members are not entitled to screening. Screening can include allergy</b>	

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	<b>testing, cholesterol testing, blood pressure testing, breast and smear testing)</b>	
	<ul style="list-style-type: none"> <li>• Female screening; up to 75% of charges in each 2 year period</li> <li>• Male screening; up to 75% of charges in each 2 year period</li> </ul>	Up to €200 per member
<b>N</b>	<b>Clinical psychologist</b>	
	Up to 7 visits per member per year	Up to €35 per visit
<b>O</b>	<b>GP procedures</b>	
	As set out in the Vhi Healthcare Schedule of Benefits for Professional Fees	As per the amount listed in the schedule
	<b>Annual excess</b> - per member per year	€1

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