



# HealthSteps Silver & Gold

HealthSteps from Vhi Healthcare is a healthcare product which provides benefits for day-to-day medical expenses. It is a separate insurance product from our hospital plans and can be purchased on its own.

It consists of two levels of benefit providing affordable and comprehensive cover towards the many day-to-day expenses that you can incur such as visits to GPs, dentists, consultants, hearing tests, opticians, physiotherapists, alternative & complementary medicine practitioners and many more.

HealthSteps	Silver	Gold	Visit limits - per member
Excess*	€1	€1	
GP visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year
GP procedures	No cover	As per the Schedule of Benefits	
Consultant consultations	Up to €60 per visit per member	Up to €75 per visit per member	7 visits per year
Pathology - consultants	Up to €60	Up to €75	Per referral (in an approved out-patient centre)
Radiology - consultants (excluding MRI scans)	Up to €60	Up to €75	Per procedure
Pathology, radiology or other diagnostic tests (excluding MRI, PET & PET-CT scans)	50% of agreed charges in an approved out-patient centre up to €300 per member	75% of agreed charges in an approved out-patient centre up to €750 per member	Per year
Physiotherapy	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year
Dental visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year
Alternative therapies <sup>1</sup>	Up to €25 per visit per member	Up to €35 per visit per member	7 combined visits per year
Complementary therapies <sup>2</sup>	Up to €25 per visit per member	Up to €35 per visit per member	7 combined visits per year
Optical – eye tests, glasses and lenses	75% up to a maximum of €55 per member	75% up to a maximum of €100 per member	In each 24 month period
Screening (excluding children)	75% up to a maximum of €100 per member	75% up to a maximum of €200 per member	In each 2 year period
Hearing tests	Up to €25 per member	Up to €35 per member	In each 2 year period
Clinical psychologist visits	Up to €25 per visit per member	Up to €35 per visit per member	7 visits per year
Pre- & post-natal care (GP/consultant/midwife)	Up to €250	Up to €350	In the year of the birth

\* An excess is the amount you pay before any benefit is payable.

<sup>1</sup> Includes acupuncturist, chiropractor, osteopath, physical therapist and reflexologist visits.

<sup>2</sup> Includes chiropodist/podiatriest, dietician, occupational therapist, speech therapist & orthoptist visits.

## Additional benefits

### ➤ Leisure Centre & Health Spa/Farm discounts

All HealthSteps members are entitled to discounts in a number of health and fitness centres nationwide.

Log onto [www.vhi.ie](http://www.vhi.ie) for a current list of facilities.

### ➤ NurseLine 24/7

**NurseLine 24/7** is a confidential telephone support service staffed by qualified nurses who supply information on a wide range of medical conditions and queries.

**NurseLine 24/7** is available exclusively to Vhi Healthcare members 24 hours a day, 7 days a week. Make sure you have your membership number to hand!

Simply phone CallSave 1850 247 724

### ➤ [www.vhi.ie](http://www.vhi.ie)

As a member of Vhi Healthcare, you also have access to a wealth of health and well-being information on

[www.vhi.ie](http://www.vhi.ie)

## Waiting periods for HealthSteps members

Member's age	Waiting period
Under 50	None
50 – 54	26 weeks
55 – 64	52 weeks
65 or over	104 weeks
Maternity or Pregnancy related conditions	52 weeks



## Cost per year

	Adult	Child
HealthSteps Silver	€170.00	€70.00
HealthSteps Gold	€300.00	€120.00

Vhi Healthcare members do not pay surcharges on any instalment payments. The price remains the same whether you pay monthly or yearly.

All prices quoted are group rates net of tax relief.

Child rates apply to children under 18 years of age.

**Please note:** Children under 18 are not permitted to be registered as subscribers. Children must be insured as dependants with an adult named as the subscriber.

## Contact us

If you have any questions or would like further information, please call us on

**CallSave 1850 211 558** and we'd be delighted to help, or log onto [www.vhi.ie](http://www.vhi.ie)

**Please note:** This leaflet is a guide only and does not form part of a contract. Full details of cover are included in the Rules of Membership which you will receive on joining. Alternatively, you may request a copy of the Rules at any time.