

**IN-PATIENT AND OUT-PATIENT COVER**

Basic In & Outpatient Scheme	Hospital In & Outpatient Scheme	International In & Outpatient Scheme
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**Day-case & In-patient treatment**

1. a. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	Inpatient: Up to €185 per night, max. 5 nights per episode. Daycase: Up to €135 per day	Full refund of Reasonable Fees in Malta. Elsewhere: Inpatient: Up to €185 per night max. 5 nights per episode. Daycase: Up to €135 per day	Full refund of Reasonable Fees
b. Accommodation for 1 adult relative staying with a child under 16	Up to €45 per night max. 5 nights per episode	Full refund of Reasonable Fees in Malta. Elsewhere: Up to €45 per night max. 5 nights per episode	Full refund of Reasonable Fees
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Per operation up to: Major Operation €380 Intermediate operation €265 Minor operation €140 Eligible Prosthesis €500	Full refund of Reasonable Fees in Malta. Elsewhere per operation up to: Minor €190 Intermediate €385 Major €500 Extra Major €600 Complex €1,100 Eligible Prosthesis €525	Full refund of Reasonable Fees
3. Surgeon's and Anaesthetist's fees for surgical operations	Per operation up to: Minor (local Anaesthetic) €130 Minor (general Anaesthetic) €350 Intermediate €700 Major €1,100 Extra Major €1,200 Complex €1,350	Full refund of Reasonable Fees in Malta. Elsewhere per operation up to: Minor (local Anaesthetic) €190 Minor (general Anaesthetic) €350 Intermediate €700 Major €1,100 Extra Major €1,275 Complex €1,650	Full refund of Reasonable Fees
4. Consultant Physicians visits and medical consultations	Reasonable Fees up to €75 per day Max. 6 days per episode	Full refund of Reasonable Fees in Malta. Elsewhere up to €65 per day	Full refund of Reasonable Fees
5. Specialist consultations, Pathology, radiology, diagnostic tests and physiotherapy	Reasonable Fees up to €325 per policy year	Full refund of Reasonable Fees in Malta. Elsewhere up to €400 per policy year	Full refund of Reasonable Fees
6. Computerised Tomography Scans (CT Scans); Magnetic Resonance Imaging (MRI) and PET Scans	Up to €250 per episode	Full Refund of Reasonable Fees in Malta. Elsewhere up to €250 per episode	Full refund of Reasonable Fees
7. Psychiatric, Nervous & Mental conditions (Treatment is paid only with our prior approval after 6 months cover)	Reasonable Fees up to €260 per night max. 5 nights per episode	Full Refund of Reasonable Fees for up to 28 days in Malta. Elsewhere up to €120 per day up to 28 days per year	Full Refund of Reasonable Fees up to 35 nights

## Cancer Treatment

8. a. Cancer inpatient and outpatient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Reasonable Fees up to €1,000 for each course of treatment	Full refund of Reasonable Fees in Malta. Elsewhere up to €2,000 per year	Full refund of Reasonable Fees
b. Oncology related CT Scans, MRI and PET Scans.	Up to €240 per scan	Full refund of Reasonable Fees in Malta. Elsewhere up to €1,000 per year	Full refund of Reasonable Fees
c. Outpatient Cancer Drugs prescribed by oncologist	Up to €500 per policy year	Full refund of Reasonable Fees in Malta. Elsewhere up to €700 per year	Full refund of Reasonable Fees

## Out-patient Treatment

9. a. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Reasonable Fees up to €250 per policy year. Additionally up to €350 for 30 days pre & post in-patient or day-case treatment	Full Refund of Reasonable Fees in Malta. Elsewhere up to €300 per year	Full Refund of Reasonable Fees
b. Alternative Treatment such as Osteopathy, Homeopathy, Acupuncture and Chiropractic Treatment provided by Qualified Practitioners (limited to 10 sessions)			
10. Out-patient psychiatry (Treatment is paid only with our prior approval after 6 months of cover)	Reasonable Fees up to €220 per policy year (Payable out of benefit 9)	Reasonable Fees up to €600 per policy year in Malta. Elsewhere up to €200 per year	Reasonable Fees up to €750 per policy year
11. CT Scans and MRI's referred by a Specialist	Up to €200 per policy year	Full Refund of Reasonable Fees in Malta. Elsewhere up to €500 per year	Full refund of Reasonable Fees
12. General Practitioners charges	Up to €100 per policy year	Up to €175 per policy year	Up to €350 per policy year (incl. prescription drugs & dressings prescribed by a specialist)
13. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to €100 per procedure	Up to €100 per procedure	Up to €100 per procedure
14. Out-patient surgical procedures	Payable out of benefits 1 to 3	Payable out of benefits 1 to 3	Full Refund of Reasonable Fees

## Emergency Road Ambulance

15. Emergency local road ambulance	Up to €800 per policy year	Full Refund of Reasonable Fees in Malta. Elsewhere up to €800 per year	Full Refund of Reasonable Fees
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## Nursing Care

16. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Full Refund of Reasonable Fees up to 7 days then up to €300 per week for 26 weeks immediately following a 7 day period as stated above	Full Refund of Reasonable Fees up to 10 days then up to €375 per week for 26 weeks immediately following a 10 day period as stated above	Full Refund of Reasonable Fees up to 14 days then up to €450 per week for 26 weeks immediately following a 14 day period as stated above
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## Emergency Dental Treatment

17. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Not covered	Reasonable Fees up to €600 per policy year	Reasonable Fees up to €900 per policy year
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## Cash Benefit

18. a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€30 per night for up to 40 nights each policy year	€65 per night for up to 45 nights each policy year	€65 per night for up to 60 nights each policy year
b. Day-case following day surgery as a non-paying patient	€25 per episode	€35 per episode	€40 per episode
19. Maternity Cash Benefit (payable to the mother after 10 months of membership)	Not covered	€300 per pregnancy	€650 per pregnancy

## Other Benefits

20. Prescribed drugs following a surgical procedure	Not covered	Up to €200 per policy year	Up to €300 per policy year
21. Cover for funeral expenses	€1,200	€1,500	€2,000
22. Telephone assistance for International Medical Emergency	Included in cover	Included in cover	Included in cover
23. Return Airfares from Malta to Europe involving a minimum 7 night inpatient stay in a hospital outside Malta.	Not covered	Not covered	Up to €450 per policy year
24. Hotel Accomodation in Europe whilst receiving treatment outside Malta	Not covered	Not covered	Up to €125 per night max. 7 nights per year
25. Outside area of cover for USA & Canada for emergency treatment only	Not covered	Not covered	Inpatient - Up to €50,000 per policy year Outpatient- Up to €1,500 per policy year

## Extensions

26. Second Medical Opinion	Available at an additional premium	Included in Cover	Included in Cover
27. Routine and Preventive Care Cover	Available at an additional premium	Available at an additional premium	Available at an additional premium
28. Dental Cover	Available at an additional premium	Available at an additional premium	Available at an additional premium
29. Evacuation (to nearest country where treatment is available) and Repatriation to home country for medical treatment or of mortal remains	Available at an additional premium	Available at an additional premium	Available at an additional premium
30. Loss of Income	Not covered	Available at an additional premium	€500 per week up to €1,500 per policy year
31. Waiver of Standard Exclusions	Not covered	Available at an additional premium	Available at an additional premium
<b>Annual overall Max. payable per person</b>	<b>€250,000</b>	<b>€600,000</b>	<b>€900,000</b>
Territorial scope	Worldwide	Worldwide	Worldwide (excl. USA and Canada)

The purpose of the policy is to provide for the reasonable fees of recognised Treatment, which is medically necessary for acute medical conditions and injuries.

The policy is not intended to cover experimental or unproven Treatment, but should such situations arise we will discuss these with the beneficiary's specialist and decide whether the cost of the proposed treatment is covered. Claims will be paid for those items specified in the policy benefits (up to the amounts stated, if applicable).

**Note: Full Refund means as per MAPFRE Middlesea Schedule of Reasonable fees maximum benefits which can be viewed on MAPFRE Middlesea website or at our offices. You may also refer to policy definitions.**

For more information about the MAPFRE Middlesea Health Insurance Schemes and for information about the various products provided by the Company, visit [www.mapfre.com.mt](http://www.mapfre.com.mt)

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