

# HEALTH INSURANCE



WHEN THE UNBELIEVABLE HAPPENS  
**ELMO INSURANCE**



# BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff, and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

Our Health Insurance plans are designed to provide you, your family or your employees with generous benefits.

You also have the comfort of knowing that should hospitalisation be required, you would have immediate access to private medical treatment at any hospital or specialist of your choice.

You may stop worrying about expenses and focus on getting better.



Call us now on  
**2343 0000**



Or e-mail us  
**[health@elmoinsurance.com](mailto:health@elmoinsurance.com)**

---

# WITH YOU EVERY STEP OF THE WAY

*We take pride in delivering to you, quality health insurance that is affordable and that provides you and your family with peace of mind.*

*Our different plans provide cover for eligible treatment of acute medical conditions. By acute we mean, an unexpected disease, illness or injury that is likely to respond quickly to treatment.*

## ADVANTAGES OF HAVING HEALTH INSURANCE

- You will be eligible for cover in private hospitals and clinics
- You may also choose the consultant and specialist of your choice
- You will plan the date of treatment and avoid waiting lists
- Depending on your level of cover we may arrange to pre-authorise your treatment and have direct settlement with the hospitals.

## OUR HEALTH INSURANCE PLANS

Elmo Health Insurance plans offer different levels of cover to Maltese residents under the age of 60.



### HEALTH 123

This plan offers in-patient cash benefit for local state or private hospitalisation for an accidental bodily injury or illness which exceeds a 24 hour in-patient stay.



### LIMITED PLAN

This is a limited refund plan for eligible treatment received in the Maltese Islands for in-patient and out-patient treatment.



### HOSPITAL PLAN

These two plans provide full refund for all eligible customary and reasonable fees for in-patient and day-patient treatment received in the Maltese Islands. Level 4 also includes generous out-patient benefits.



### INTERNATIONAL PLAN

This plan entitles you for eligible treatment worldwide, excluding USA and Canada.

## LIMITS

- Even when expressed as 'full refund', all costs must be eligible and necessarily incurred. Benefits will be paid in accordance with those fees deemed by us to be customary and reasonable for the treatment received.
- Benefits are also subject to the overall maximum benefit limit.

**The Table of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy**

LEVEL 1 HEALTH 123	TABLE OF BENEFITS	LEVEL 2 LIMITED PLAN	LEVEL 3 HOSPITAL PLAN	LEVEL 4 HOSPITAL PLAN PLUS	LEVEL 5 INTERNATIONAL PLAN
<b>In-patient cash benefit for treatment received in Maltese Islands</b>	This is a summary of cover and must be read in conjunction with the Health Insurance Policy Document	<b>In-patient &amp; out-patient treatment received in the Maltese Islands</b>	<b>In-patient treatment out-patient oncology received in the Maltese Islands</b>	<b>In-patient &amp; out patient treatment received in the Maltese Islands</b>	<b>In-patient &amp; out-patient treatment received worldwide excluding USA &amp; Canada</b>
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>					
<p>In the event of hospitalisation in a local state or private hospital for an accidental bodily injury or illness which exceeds a 24 hour in-patient stay, we will pay a hospital daily cash benefit up to 90 days within one period of insurance</p> <p>The benefit paid per day is selectable from the choice of plan</p> <p>Health 1 – €50 Daily Benefit Health 2 – €100 Daily Benefit Health 3 – €200 Daily Benefit</p> <p>A general waiting period of 30 days applies to this policy. However, in case of hospitalisation due to an accident, the general waiting period shall not apply</p> <p>Pre-existing conditions will only be covered following a waiting period of 365 days</p>	<b>Hospital / Clinic accommodation fees inclusive of nursing services</b>	In-patient up to €180 each night for a maximum of 6 nights per treatment  Day-patient up to €125 per episode	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Parent accommodation staying with child under the age of 14</b>	€30 per night up to 6 nights per treatment	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings</b>	Minor operation €120 Intermediate operation €250 Major operation €370	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Eligible prosthesis and appliances</b>	Appliances €450	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Surgeons', anaesthetists' and physicians' fees for surgical operations</b>	Surgeon Anaesthetist	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	Minor under local anaesthetic	€120			
	Minor under general anaesthetic	€200 €120			
	Intermediate	€400 €250			
	Major	€700 €300			
	<b>Physicians' fees for in-patient consultations</b>	€75 per treatment	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans Physiotherapy administered during the period of stay in hospital</b>	Up to €200 per year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	<b>Pregnancy and birth complications are limited to emergency caesarian section, miscarriage or stillbirth. This benefit is available to policyholders who have been insured on this policy for a minimum of 12 months</b>	Up to €500 per year	Up to €1,500 per year	Up to €2,500 per year	Up to €3,500 per year
	<b>Cancer Treatment - Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scan), consultant's fees and drugs for treatment received as an in-patient or day-patient</b>	Up to €500 per course up to a maximum of two courses a year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
<b>Emergency Road Ambulance transport when medically necessary</b>	Up to €800 per year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	
<b>Cash benefit for treatment received without charge in a local hospital</b>					
Day-patient treatment	Up to €25 per episode	Up to €50 per episode	Up to €50 per episode	Up to €60 per episode	
In-patient treatment	Up to €25 each night for up to 35 nights	Up to €40 each night for up to 35 nights	Up to €40 each night for up to 35 nights	Up to €60 each night for up to 40 nights	

LEVEL 1 HEALTH 123	TABLE OF BENEFITS	LEVEL 2 LIMITED PLAN	LEVEL 3 HOSPITAL PLAN	LEVEL 4 HOSPITAL PLAN PLUS	LEVEL 5 INTERNATIONAL PLAN
In-patient cash benefit for treatment received in the Maltese Islands	This is a summary of cover and must be read in conjunction with the Health Insurance Policy Document	In-patient & out patient treatment received in the Maltese Islands	In-patient treatment & out-patient oncology received in the Maltese Islands	In-patient & out patient treatment received in the Maltese Islands	In-patient & out-patient treatment received worldwide excluding USA & Canada
		<b>OUT-PATIENT TREATMENT</b>			
No benefit	<b>Cancer treatment</b> Oncology related charges, radiotherapy and chemotherapy (Including MRI, CT and PET scan), consultant's fees and drugs	Up to €500 per course up to a maximum of two courses a year	Up to €30,000 per year	Up to €50,000 per year	Up to €100,000 per year
No benefit	<b>Out-patient services</b> Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans	Up to €250 per year	No benefit	Up to €1,200 per year	Up to €2,500 per year
	<b>Complimentary treatment</b> Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture			Up to €250 per year	
No benefit	<b>Drugs and dressings prescribed by a specialist</b>	No benefit	No benefit	Up to €40 per year	Up to €105 per year
No benefit	<b>General Practitioner fees</b>	Up to €80 per year	No benefit	Up to €100 per year	Up to €150 per year
	<b>Mini-minor procedures performed by the General Practitioner</b>				Up to €50 procedure Up to €50 clinic fees
No benefit	<b>Home Nursing following a major surgical procedure</b>	Up to €40 a week for up to 5 weeks	No benefit	Up to €40 a week for up to 5 weeks	Up to €280 per week for up to 15 weeks
No benefit	<b>Accidental damage to the teeth.</b> Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth	No benefit	No benefit	Up to €100 per year	Up to €700 per year
No benefit	<b>Funeral Expenses</b>	No benefit	No benefit	No benefit	Up to €1,200 per year
UP TO <b>90 DAYS</b> PER YEAR	<b>OVERALL MAXIMUM BENEFIT PER YEAR FOR EACH PERSON ON THE POLICY</b>	UP TO <b>€150,000</b> PER YEAR	UP TO <b>€550,000</b> PER YEAR	UP TO <b>€650,000</b> PER YEAR	UP TO <b>€900,000</b> PER YEAR





**Elmo Insurance** provides its full services throughout a well supported branch network with convenient extended opening hours.

**B'KARA BRANCH**  
Naxxar Road  
B'Kara BKR 9044  
2343 0322

**COSPICUA BRANCH**  
48 Bormla Gate  
Cospicua BML 2062  
2343 0301

**PAOLA BRANCH**  
Paola Square  
Paola PLA 1261  
2343 0306

**QORMI BRANCH**  
St. Bartholomeo Street  
Qormi QRM 2187  
2343 0311

**RABAT BRANCH**  
23A Saqqajja Square  
Rabat RBT 1192  
2343 0332

**ST. PAUL'S BAY BRANCH**  
612 Mosta Road  
St. Paul's Bay SPB 3112  
2343 0310

**VALLETTA BRANCH**  
Cassar & Cooper  
54 South Street  
Valletta VLT 1103  
2343 0316

**ZEBBUG BRANCH**  
Mdina Road  
Zebbug ZBG 9017  
2343 0326/7

**Elmo Insurance Ltd**, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta  
T: 2343 0000 | [health@elmoinsurance.com](mailto:health@elmoinsurance.com) | [www.elmoinsurance.com](http://www.elmoinsurance.com)

 Find us on Facebook | [elmoinsurance](https://www.facebook.com/elmoinsurance)

Elmo Insurance Ltd. is authorised to carry out general insurance business and is regulated by the Malta Financial Services Authority.