



HEALTH INSURANCE

PERSONALISED SERVICE
BECAUSE EVERYONE IS DIFFERENT



elmoinsurance.com

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

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 Document

LEVEL 1 HEALTH 123	TABLE OF BENEFITS	LEVEL 2 LIMITED PLAN	
In-patient cash benefit for treatment received in 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	
<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>	<p>Hospital / Clinic accommodation fees inclusive of nursing services</p> <p>Parent accommodation staying with child under the age of 14</p> <p>Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings</p> <p>Eligible prosthesis and appliances</p> <p>Surgeons', anaesthetists' and physicians' fees for surgical operations</p> <p>Minor under local anaesthetic</p> <p>Minor under general anaesthetic</p> <p>Intermediate</p> <p>Major</p> <p>Physicians' fees for in-patient consultations</p> <p>Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans</p> <p>Physiotherapy administered during the period of stay in hospital</p> <p>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</p> <p>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</p> <p>Emergency Road Ambulance transport when medically necessary</p> <p>Cash benefit for treatment received without charge in a local hospital</p> <p>Day-patient treatment</p> <p>In-patient treatment</p>	<p>In-patient up to €180 each night for a maximum of 6 nights per treatment</p> <p>Day-patient up to €125 per episode</p> <p>€30 per night up to 6 nights per treatment</p> <p>Minor operation €120 Intermediate operation €250 Major operation €370</p> <p>Appliances €450</p> <p>Surgeon</p> <p>Anaesthetist</p> <p>€120</p> <p>€200 €120</p> <p>€400 €250</p> <p>€700 €300</p> <p>€75 per treatment</p> <p>Up to €200 per year</p> <p>Up to €500 per year</p> <p>Up to €500 per course up to a maximum of two courses a year</p> <p>Up to €800 per year</p> <p>Up to €25 per episode</p> <p>Up to €25 each night for up to 35 nights</p>	

LEVEL 3 HOSPITAL PLAN	LEVEL 4 HOSPITAL PLAN PLUS	LEVEL 5 INTERNATIONAL PLAN
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
IN-PATIENT & DAY-PATIENT TREATMENT		
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Up to €1,500 per year	Up to €2,500 per year	Up to €3,500 per year
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Up to €50 per episode	Up to €50 per episode	Up to €60 per episode
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	LEVEL2 LIMITED 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
No benefit	Cancer treatment 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
No benefit	Out-patient services Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans Complimentary treatment Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture	Up to €250 per year
No benefit	Drugs and dressings prescribed by a specialist	No benefit
No benefit	General Practitioner fees Minor procedures performed by the General Practitioner	Up to €80 per year
No benefit	Home Nursing following a major surgical procedure	Up to €40 a week for up to 5 weeks
No benefit	Accidental damage to the teeth. Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth	No benefit
No benefit	Funeral Expenses	No benefit
UP TO 90 DAYS PER YEAR	OVERALL MAXIMUM BENEFIT PER YEAR FOR EACH PERSON ON THE POLICY	UP TO €150,000 PER YEAR

LEVEL 3 HOSPITAL PLAN	LEVEL 4 HOSPITAL PLAN PLUS	LEVEL 5 INTERNATIONAL PLAN
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
OUT-PATIENT TREATMENT		
Up to €30,000 per year	Up to €50,000 per year	Up to €100,000 per year
No benefit	Up to €1,200 per year	Up to €2,500 per year
	Up to €250 per year	
No benefit	Up to €40 per year	Up to €105 per year
No benefit	Up to €100 per year	Up to €150 per year
		Up to €50 per procedure Up to €50 clinic fees
No benefit	Up to €40 a week for up to 5 weeks	Up to €280 per week for up to 15 weeks
No benefit	Up to €100 per year	Up to €700 per year
No benefit	No benefit	Up to €1,200 per year
UP TO €550,000 PER YEAR	UP TO €650,000 PER YEAR	UP TO €900,000 PER YEAR



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

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Naxxar Road
B'Kara BKR 9044
2343 0322

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48 Bormla Gate
Cospicua BML 2062
2343 0301

PAOLA BRANCH
Paola Square
Paola PLA 1261
2343 0306

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St. Bartholomeo Street
Qormi QRM 2187
2343 0311

RABAT BRANCH
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Rabat RBT 1192
2343 0332

ST. PAUL'S BAY BRANCH
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St. Paul's Bay SPB 3112
2343 0310

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

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