

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 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
		IN-PATIENT & DAY-PATIENT TREATMENT			
<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>	Hospital / Clinic accommodation fees inclusive of nursing services	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
	Parent accommodation staying with child under the age of 14	€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
	Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings	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
	Eligible prosthesis and appliances	Appliances €450	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	Surgeons', anaesthetists' and physicians' fees for surgical operations	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 Major	€400 €250 €700 €300			
	Physicians' fees for in-patient consultations	€75 per treatment	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
	Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans Physiotherapy administered during the period of stay in hospital	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
	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	Up to €500 per year	Up to €1,500 per year	Up to €2,500 per year	Up to €3,500 per year
	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	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
	Emergency Road Ambulance transport when medically necessary	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
Cash benefit for treatment received without charge in a local hospital					
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	

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		OUT-PATIENT TREATMENT			
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	Up to €30,000 per year	Up to €50,000 per year	Up to €100,000 per year
No benefit	Out-patient services 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
	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	Up to €40 per year	Up to €105 per year
No benefit	General Practitioner fees	Up to €80 per year	No benefit	Up to €100 per year	Up to €150 per year
	Mini-minor procedures performed by the General Practitioner				Up to €50 procedure Up to €50 clinic fees
No benefit	Home Nursing following a major surgical procedure	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	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	Up to €100 per year	Up to €700 per year
No benefit	Funeral Expenses	No benefit	No benefit	No benefit	Up to €1,200 per year
UP TO 90 DAYS PER YEAR	OVERALL MAXIMUM BENEFIT PER YEAR FOR EACH PERSON ON THE POLICY	UP TO €150,000 PER YEAR	UP TO €550,000 PER YEAR	UP TO €650,000 PER YEAR	UP TO €900,000 PER YEAR