



- This plan covers eligible treatment in Europe for In-Patient, Day-Patient and Out-Patient treatment.
- It is applicable to clients applying for the Maltese Permanent Residence Programme.
- This Table Of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy Document.

TABLE OF BENEFITS	IN-PATIENT & DAY-PATIENT TREATMENT
Hospital / Clinic accommodation Fees inclusive of nursing services	Full refund of customary and reasonable charges
Parent accommodation Staying with child under the age of fourteen	Full refund of customary and reasonable charges
Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings	Full refund of customary and reasonable charges
Eligible prosthesis and appliances	Full refund of customary and reasonable charges
Surgeons', anaesthetists' and physicians' fees for surgical operations Physicians' fees for in-patient consultations	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	Full refund of customary and reasonable charges
Psychiatric related charges	Full refund of customary and reasonable charges
Pregnancy and childbirth complications	Full refund of customary and reasonable charges
Emergency Road Ambulance Transport when medically necessary	Up to € 300 per policy year
ONCOLOGY IN-PATIENT, DAY-PATIENT AND OUT-PATIENT TREATMENT	
Cancer Treatment Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scan), consultant's fees and drugs	Full refund of customary and reasonable charges
OUT-PATIENT TREATMENT	
Specialist consultations fees, pathology, radiology, diagnostic tests and physiotherapy	Up to € 750 per policy year
MRI, CT and PET scans	Up to € 1,000 per policy year
General Practitioner fees	Up to € 125 per policy year
Drugs and dressings prescribed by a specialist	Up to € 125 per policy year
Home Nursing following a major surgical procedure	Up to € 300 per week for up to 26 weeks
OVERALL MAXIMUM BENEFIT	UP TO € 30,000 PER YEAR FOR EACH PERSON ON THE POLICY