



- This plan covers eligible treatment for In-Patient Treatment, Day-Patient Treatment and Out-Patient Treatment received in the Maltese Islands.
- 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
<b>Hospital / Clinic accommodation</b> Fees inclusive of nursing services	Full refund of customary and reasonable charges
<b>Parent accommodation</b> Staying with child under the age of fourteen	Full refund of customary and reasonable charges
<b>Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings</b>	Full refund of customary and reasonable charges
<b>Eligible prosthesis and appliances</b>	Full refund of customary and reasonable charges
<b>Surgeons', anaesthetists' and physicians' fees for surgical operations</b> Minor under local anaesthetic Minor under general anaesthetic Intermediate Major	Full refund of customary and reasonable charges
<b>Physicians' fees for in-patient consultations</b>	Full refund of customary and reasonable charges
<b>Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans</b> <b>Physiotherapy administered during the period of stay in hospital</b>	Full refund of customary and reasonable charges
<b>Pregnancy and birth complications are limited to emergency caesarian section, miscarriage or stillbirth</b> This benefit is available to policyholders who have been insured on this policy for a minimum of 12 months	Up to € 2,500 per year
<b>Cancer Treatment</b> 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	Full refund of customary and reasonable charges
<b>Emergency Road Ambulance</b> Transport when medically necessary	Full refund of customary and reasonable charges
<b>Cash Benefit for treatment received without charge in a local hospital</b> Day-patient treatment In-patient treatment	Up to € 50 per episode  Up to € 40 each night for up to thirty-five nights



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TABLE OF BENEFITS	OUT - PATIENT TREATMENT
<b>Cancer Treatment</b> Oncology related charges, radiotherapy and chemotherapy (Including MRI, CT and PET scan), consultant's fees and drugs	Up to € 50,000 per year
<b>Out-patient services</b> Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans	Up to € 1,200 per year
<b>Complimentary Treatment</b> Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture	Up to € 250 per year
<b>Drugs and dressings prescribed by a specialist</b>	Up to € 40 per year
<b>General Practitioner fees</b> Minor procedures performed by the General Practitioner	Up to € 100 per year
<b>Home nursing following a major surgical procedure</b>	Up to € 40 a week for up to five weeks
<b>Accidental damage to the teeth</b> Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth	Up to € 100 per year
<b>OVERALL MAXIMUM BENEFIT</b>	<b>UP TO € 650,000 PER YEAR FOR EACH PERSON</b>