



- This plan is a limited refund plan covering eligible treatment in the Maltese Islands for In-Patient Treatment, Day-Patient and Out-Patient Treatment.
- 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 AND DAY - PATIENT TREATMENT										
Hospital / Clinic accommodation Fees inclusive of nursing services	In-patient up to € 180 each night for a maximum of six nights per treatment Day-patient up to € 125 per episode										
Parent accommodation Staying with child under the age of 14	€ 30 per night up to six nights per treatment										
Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings	Minor operation € 120 Intermediate operation € 250 Major operation € 370										
Eligible prosthesis and appliances	Appliances € 450										
Surgeons', anaesthetists' and physicians' fees for surgical operations Minor under local anaesthetic Minor under general anaesthetic Intermediate Major	<table><tr><td>Surgeon</td><td>Anaesthetist</td></tr><tr><td>€ 120</td><td></td></tr><tr><td>€ 200</td><td>€ 120</td></tr><tr><td>€ 400</td><td>€ 250</td></tr><tr><td>€ 700</td><td>€ 300</td></tr></table>	Surgeon	Anaesthetist	€ 120		€ 200	€ 120	€ 400	€ 250	€ 700	€ 300
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Physicians' fees for in-patient consultations	€ 75 per treatment										
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										
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										
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										
Emergency Road Ambulance Transport when medically necessary	Up to € 800 per year										
Cash benefit for treatment received without charge in a local hospital Day-patient treatment In-patient treatment	Up to € 25 per episode Up to € 25 each night for up to thirty-five nights										



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TABLE OF BENEFITS	OUT-PATIENT TREATMENT
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
Out-patient services Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans	Up to € 250 per year
Complimentary treatment Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture	Up to € 250 per year
General Practitioner fees Minor procedures performed by the General Practitioner	Up to € 80 per year
Home nursing following a major surgical procedure	Up to € 40 a week for up to five weeks
OVERALL MAXIMUM BENEFIT	UP TO € 150,000 PER YEAR FOR EACH PERSON ON THE POLICY