



# RESIDENT HOSPITAL PLAN PLUS

## HEALTH INSURANCE

### TABLE OF BENEFITS



This Table of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy Document which is available on our website [www.elmoinsurance.com](http://www.elmoinsurance.com) or at our office.

| OVERALL MAXIMUM BENEFIT LIMITS<br>AREA OF COVER                                                                                                                                                                                                                                                                        | Up to €100,000 per policy year for each person<br>Maltese Islands and EU<br>when treatment is not available in Malta |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| BENEFITS<br>Limits are for each operation                                                                                                                                                                                                                                                                              | IN-PATIENT AND DAY-PATIENT TREATMENT<br>Pre-authorisation is required                                                |
| <b>Hospital/Clinic accommodation charges</b><br>Hospital accommodation fees, nursing services, drugs and dressings.                                                                                                                                                                                                    | Full refund of customary and approved fees                                                                           |
| <b>Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings.</b>                                                                                                                                                                                                                     | Full refund of customary and approved fees                                                                           |
| <b>Eligible prosthesis and appliances</b>                                                                                                                                                                                                                                                                              | Full refund of customary and approved fees                                                                           |
| <b>Parent accommodation</b><br>Staying with a child under the age of fourteen.                                                                                                                                                                                                                                         | Full refund of customary and approved fees                                                                           |
| <b>Surgeons', anaesthetists' and physician' fees for surgical operations</b><br>This includes pre-operative and post-operative consultations while an in-patient or day-patient.                                                                                                                                       | Full refund of customary and approved fees                                                                           |
| <b>Physicians' fees for in-patient and daycare treatment</b>                                                                                                                                                                                                                                                           |                                                                                                                      |
| <b>Diagnostic procedures</b><br>Including pathology, radiology, diagnostic tests, physiotherapy, MRI and CT scans.                                                                                                                                                                                                     | Full refund of customary and approved fees                                                                           |
| <b>Pregnancy and childbirth complications</b><br>Pregnancy and childbirth complication for in-patient and day-patient treatment limited to emergency caesarean section or still birth.<br>This benefit is available to policyholders who have been continuously insured on the policy for at least twenty-four months. | Full refund of customary and approved fees<br>up to a limit of €1,000 per pregnancy                                  |

| BENEFITS                                                                                                                                           | ONCOLOGY TREATMENT                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>In-Patient and Day-Patient</b><br>Oncology related charges, consultant's fees and drugs for treatment received as an In-Patient or Day-Patient. | Full refund of customary and approved fees,<br>up to a limit of €25,000 per year, payable from<br>annual maximum limit of €100,000 |
| <b>Out-Patient</b><br>Oncology related charges, radiotherapy and chemotherapy.                                                                     |                                                                                                                                    |
| <b>MRI, CT and Pet Scans</b><br>Oncology related MRI, CT and Pet Scans.                                                                            |                                                                                                                                    |

| BENEFITS                                                                                                                                                                                                  | OUT-PATIENT TREATMENT                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <b>Out-Patient Services</b><br>Consultant's charges, including pathology, radiology and diagnostic tests.                                                                                                 | Up to a limit of €300 per policy year |
| <b>Out-Patient non-oncology related MRI, CT and PET scan</b><br>Upon referral of a specialist.                                                                                                            | Up to €500 per policy year            |
| <b>General Practitioner charges</b><br><b>Charges for minor surgery performed by the general practitioner</b>                                                                                             | Up to €150 per policy year            |
| <b>Accidental damage to the teeth</b><br>Initial treatment required immediately following an accidental damage to natural teeth and given by a dentist or dental surgeon within 48 hours of the incident. | Up to €100 per policy year            |



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#### OTHER BENEFITS

|                                                                                                                                                             |                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Emergency road ambulance</b><br>This is to pay for transport to, from or between hospitals when medical supervision is required while being transported. | Full refund of customary and approved fees                                                                 |
| <b>Second Medical opinion service</b>                                                                                                                       | Applicable                                                                                                 |
| <b>Repatriation of mortal remains</b>                                                                                                                       | Up to €2,000                                                                                               |
| <b>24/7 Emergency pre-authorisation service</b><br><b>Mobile number: 23240500</b>                                                                           | Telephone access to our pre-authorisation team for emergency hospitalisation assistance after office hours |

- The Elmo Health Insurance Policy covers the approved costs of medically necessary treatment for acute medical conditions, in line with it's terms and conditions and the schedule of procedures.
- Documents are available on our website [www.elmoinsurance.com](http://www.elmoinsurance.com)