

MAPFRE Middlesea Health Insurance International Scheme
In-Patient & Out-Patient cover
Table of Benefits

Day-case & In-patient treatment	
1a. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	Full refund of Reasonable Fees
1b. Accommodation for 1 adult relative staying with a child under 16	Full refund of Reasonable Fees
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Full refund of Reasonable Fees
3. Surgeon's & Anaesthetist's fees for surgical operations	Full refund of Reasonable Fees
4. Consultant Physicians visits and medical consultations	Full refund of Reasonable Fees
5. Specialist consultations, Pathology, radiology, diagnostic tests and physiotherapy	Full refund of Reasonable Fees
6. Computerised Tomography Scans (CT Scans); Magnetic Resonance Imaging (MRI) and PET Scans	Full refund of Reasonable Fees
7. Psychiatric, Nervous & Mental conditions (Treatment is paid only with our prior approval after 6 months cover)	Full refund of Reasonable Fees up to 35 nights
Cancer Treatment	
8a. Cancer inpatient and outpatient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Full refund of Reasonable Fees
8b. Oncology-related CT Scans; MRI and PET Scans	Full refund of Reasonable Fees
8c. Outpatient Cancer Drugs prescribed by oncologist	Full refund of Reasonable Fees
Out-patient Treatment	
9a. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Full Refund of Reasonable Fees
9b. Alternative Treatment such as Osteopathy, Homeopathy, Acupuncture and Chiropractic Treatment provided by Qualified Practitioners (limited to 10 sessions)	
10. Out-patient psychiatry (Treatment is paid only with our prior approval after 6 months of cover)	Reasonable Fees up to €750 per policy year
11. CT Scans and MRI's referred by a Specialist	Full refund of Reasonable Fees
12. General Practitioners charges	Up to €350 per policy year (incl. prescription drugs & dressings prescribed by a specialist)
13. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to €100 per procedure
14. Out-patient surgical procedures	Full Refund of Reasonable Fees
Emergency Road Ambulance	
15. Emergency local road ambulance	Full Refund of Reasonable Fees
Nursing Care	
16. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Full Refund of Reasonable Fees up to 14 days then up to €450 per week for 26 weeks immediately following a 14 day period as

	stated above
Emergency Dental Treatment	
17. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Reasonable Fees up to €900 per policy year
Cash Benefit	
18a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€65 per night for up to 60 nights each policy year
18b. Day-case following day surgery as a non-paying patient	€40 per episode
19. Maternity Cash Benefit (payable to the mother after 10 months of membership)	€650 per pregnancy
Other Additional Benefits	
20. Prescribed drugs following a surgical procedure	Up to €300 per policy year
21. Cover for funeral expenses	€ 2,000
22. Telephone assistance for International Medical Emergency	Included in cover
23. Return Airfares from Malta to Europe involving a minimum 7 night inpatient stay in a hospital outside Malta.	Up to €450 per policy year
24. Hotel Accommodation in Europe whilst receiving treatment outside Malta	Up to €125 per night max. 7 nights per year
25. Outside area of cover for USA & Canada for emergency treatment only	Inpatient - Up to €50,000 per policy year Outpatient- Up to €1,500 per policy year
Extensions	
26. Second Medical Opinion	Included in Cover
27. Mediphone	Included in cover
28. Routine and Preventive Care Cover	Available at an additional premium
29. Dental Cover	Available at an additional premium
30. Evacuation (to nearest country where treatment is available) and Repatriation to home country for medical treatment or of mortal remains	Available at an additional premium
31. Loss of Income (Benefit is paid only after 6 months cover)	€500 per week up to €1,500 per policy year
32. Waiver of Standard Exclusions	Sold separately at an additional premium
Annual overall Max. payable per person	€900,000
Territorial Scope:	Worldwide (Excl. USA & Canada)
Purpose of policy	
<p>The purpose of the policy is to provide cover for recognised treatment, which is medically necessary for acute medical conditions and injuries.</p> <p>This policy is not intended to cover experimental or unproven Treatment but should such situations arise we will discuss these with the beneficiary's specialist and decide whether the cost of the proposed treatment is covered. Claims will be paid for those items specified in the policy benefits (up to the amounts stated, if applicable).</p>	

Note: Full Refund means as per MMS Schedule of Reasonable fees maximum benefits which can be viewed on MMS website or at our offices. You may also refer to policy definition.

Routine & Preventive Care Cover

1. Routine eyesight testing by an optometrist	Up to €60 per policy year
2. Skin cancer screening	Up to €60 per policy year
3. Cervical Cancer screening	Up to €50 per policy year
4. Routine tests for the monitoring of a Chronic Medical Condition	Up to €120 per policy year
5. Routine mammography/ultrasound examination for a woman aged 40 years or over, annual prostate examination and PSA test for men aged 40 years or over	Up to €80 every 2 years
6. Liver Function Tests and Lipid Profile; Complete Blood count; Blood Glucose Test and Urine Analysis for members aged 40 years or over	Up to € 130 per policy year
7. Bone densitometry for members aged 40 years or over	Up to €130 every two years
8. Stress ECG for members aged 40 years and over	Up to €150 every two years

Benefits 7 & 8 are not payable when incurred within the first twelve months of being registered for these optional benefits. Benefits are per policy year unless otherwise stated.

Dental Benefit

Dental Benefit:	€150 per policy year

Our Dental Benefit covers:

- Routine Treatments – reimbursement towards your regular treatments such as scale and polish and x-rays.
- Restorative Treatments – reimbursement towards more expensive treatments such as crowns and bridges.

Exclusions and limitations of our Dental benefit:

- Restorative treatment which is diagnosed in your first examination after you take out the policy if you have not had an exam two years prior to taking the policy out.
- Claims under the Injury or Emergency benefits for treatment required as a result of an incident which took place prior to the start date of the policy.
- Treatments in connection with Dental Injury which commenced more than 6 months from the date of the Injury or completed more than 18 months from the date of the original incident.
- Any treatment relating to damage or injury caused while participating in contact sports (including training).
- Dental implants and all costs associated with the preparation and fitting of such a device.
- Treatment for mouth cancer diagnosed before or within 90 days after you joined or for which tests or consultations began within those 90 days even if the diagnosis is not made until later.
- Orthodontics (braces).
- Drugs and dressings except for that provided under emergency dental treatment.