

HEALTH INSURANCE SCHEMES - EUROPA SCHEME

1. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	Full refund of approved fees
2. Accommodation for 1 adult relative staying with a child under 16	Full refund of approved fees
3. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Full refund of approved fees
4. Surgeon and Anaesthetist fees for surgical operations	Full refund of approved fees
5. Consultant Physician visits and medical consultations	Full refund of approved fees
6. Specialist consultations, pathology, radiology, diagnostic tests and physiotherapy	Full refund of approved fees
7. CT, MRI and PET scans	Full refund of approved fees
8. Mental health conditions	Full refund of approved fees for up to 7 days for treatment received in Malta only

Cancer treatment

9. Cancer in-patient and out-patient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Full refund of approved fees up to a maximum of €50,000 each policy year
10. Oncology related CT, MRI and PET Scans.	
11. Out-patient oncologist prescribed cancer drugs	

Out-patient treatment

12. Specialist consultation fees, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Full refund of approved fees up to €500 each policy year
13. Alternative treatment (osteopathy, homeopathy, acupuncture and chiropractic treatment). Treatment must be received under the overall control of the referring specialist	Full refund of approved fees up to €250 each policy year (limited to 5 sessions)
14. Mental health conditions	Full refund of approved fees up to €250 each policy year (limited to 5 sessions)
15. CT, MRI and PET scans	Full refund of approved fees
16. General practitioner fees	Up to €150 each policy year
17. Mini-minor procedures performed by a general practitioner under local anaesthetic	Up to €100 each procedure
18. Out-patient surgical procedures	Payable from in-patient and day-case benefits for accommodation, operating theatre and surgeon & anaesthetist fees

Other Benefits

19. Emergency local road ambulance	Full refund of approved fees
20. Emergency dental treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Full refund of approved fees up to €100 each policy year
21. Cover for funeral expenses	€1,500
Annual overall maximum payable per person	€100,000
Territorial scope	Continent of Europe Treatment in Malta is covered in full up to reasonable fees. Treatment in other European countries is covered only if the same / similar treatment is not available in any hospital in Malta.

The Mapfre Middlesea Health Policy covers the approved costs of medically necessary treatment for acute medical conditions, in line with its terms and conditions and the Schedule of Approved Fees. Both documents are available on the Mapfre Middlesea website or at our offices.

For details on Mapfre Middlesea Health Insurance Schemes and other products, visit www.Mapfre.com.mt