

HEALTH INSURANCE - IN-PATIENT COVER

	Basic In-patient Only Scheme	Hospital In-patient Only Scheme	International In-patient Only Scheme
In-patient & day-case treatment			
1. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	In-patient: approved fees up to €185 each night, maximum 5 nights each episode Day-case: approved fees up to €135 each day	In Malta: full refund of approved fees Elsewhere approved fees up to: In-patient: €185 each night, maximum 5 nights each episode Day-case: €135 each day	Full refund of approved fees
2. Accommodation for one adult relative staying with a child under 16	Approved fees up to €45 each night, maximum 5 nights each episode	In Malta: full refund of approved fees Elsewhere approved fees up to €45 each night, maximum 5 nights each episode	Full refund of approved fees
3. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	For each operation approved fees up to: Minor €140 Intermediate €265 Major €380 Eligible prosthesis €500	In Malta: full refund of approved fees Elsewhere approved fees for each operation, up to: Minor €190 Intermediate €385 Major €500 Extra major €600 Complex €1,100 Eligible prosthesis €525	Full refund of approved fees
4. Surgeon and anaesthetist fees for surgical operations	For each operation approved fees up to: Minor (local anaesthetic) €130 Minor (general anaesthetic) €350 Intermediate €700 Major €1,100 Extra major €1,200 Complex €1,350	In Malta: full refund of approved fees Elsewhere approved fees for each operation, up to: Minor (local anaesthetic) €190 Minor (general anaesthetic) €350 Intermediate €700 Major €1,100 Extra major €1,275 Complex €1,650	Full refund of approved fees
5. Consultant physician visits and medical consultations	Approved fees up to €75 each day, maximum 6 days each episode	In Malta: full refund of approved fees Elsewhere approved fees up to €65 each day	Full refund of approved fees
6. Specialist consultations, pathology, radiology, diagnostic tests and physiotherapy	Approved fees up to €325 each policy year	In Malta: full refund of approved fees Elsewhere approved fees up to €400 each policy year	Full refund of approved fees
7. CT, MRI and PET scans	Approved fees up to €250 each episode	In Malta: full refund of approved fees Elsewhere approved fees up to €250 each episode	Full refund of approved fees
8. Mental health treatment	Approved fees up to €260 each night, maximum 5 nights each episode	In Malta: full refund of approved fees, maximum 28 nights each policy year Elsewhere approved fees up to €120 each day, maximum 28 days each policy year	Full refund of approved fees up to 35 nights each policy year

Cancer treatment

9. Cancer in- and out-patient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Approved fees up to €1,000 each course of treatment	In Malta: full refund of approved fees Elsewhere approved fees up to €2,000 each policy year	Full refund of approved fees
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Other benefits

10. Emergency local road ambulance	Up to €800 each policy year	In Malta: full refund of approved fees Elsewhere approved fees up to €800 each policy year	Full refund of approved fees
11. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Full refund of approved fees up to 7 days, then up to €300 each week for the next 26 weeks	Full refund of approved fees up to 10 days, then up to €375 each week for the next 26 weeks	Full refund of approved fees up to 14 days, then up to €450 each week for the next 26 weeks
12. Cash benefit for in-patient treatment received as a non-paying patient	€30 each night, maximum 40 nights each policy year	€65 each night, maximum 45 nights each policy year	€65 each night, maximum 60 nights each policy year
13. Cash benefit for day-case treatment received as a non-paying patient	€25 each episode	€35 each episode	€40 each episode
14. Funeral expenses	€1,200	€1,500	€2,000
15. International medical emergency telephone assistance	Not covered	Not covered	Included in cover
16. Emergency treatment in the USA or Canada	Not covered	Not covered	In-patient: up to €50,000 each policy year Out-patient: approved fees up to €1,500 each policy year
17. Evacuation and repatriation for medical treatment or of mortal remains	Not covered	Not covered	Included in cover

Extensions

18. Second medical opinion service	Available at an additional premium (cover detailed in the Health Policy)	Included in cover (cover detailed in the Health Policy)	Included in cover (cover detailed in the Health Policy)
Overall annual maximum	€250,000	€600,000	€900,000
Territorial scope	Worldwide	Worldwide	Worldwide (excluding USA and Canada)

The Mapfre Malta 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 Healthcare Provider Fees. Both documents are available on the Mapfre Malta website or at our offices.

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

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