

HEALTH INSURANCE - IN-PATIENT AND OUT-PATIENT COVER

Basic In- & Out-patient Scheme	Hospital In- & Out- patient Scheme	International In- & Out- patient Scheme
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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: 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
10. Oncology related CT, MRI and PET scans	Approved fees up to €240 each scan	In Malta: full refund of approved fees Elsewhere approved fees up to €1,000 each policy year	Full refund of approved fees
11. Out-patient oncologist prescribed cancer drugs	Approved fees up to €500 each policy year	In Malta: full refund of approved fees Elsewhere approved fees up to €700 each policy year	Full refund of approved fees

Out-patient treatment

12. Specialist consultation fees, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Approved fees up to €250 each policy year Additionally, up to €350 for 30 days before and after in-patient or day-case treatment	In Malta full refund of approved fees Elsewhere approved fees up to €300 each year	Full refund of approved fees
13. Alternative treatment (osteopathy, homeopathy, acupuncture and chiropractic treatment) Treatment must be received under the overall control of the referring specialist and is limited to 10 sessions each year.	Counts towards the overall limit for out-patient specialist consultation fees.	In Malta: full refund of approved fees Elsewhere counts towards the overall limit for out-patient specialist consultation fees	Full refund of approved fees
14. Mental health treatment	Approved fees up to €220 each policy year Counts towards the overall limit for out-patient specialist consultation fees	In Malta: full refund of approved fees up to €600 each policy year Elsewhere approved fees up to €200 each policy year	Full refund of approved fees up to €750 each policy year
15. CT, MRI and PET scans	Approved fees up to €200 each policy year	In Malta: full refund of approved fees Elsewhere approved fees up to €500 each policy year	Full refund of approved fees
16. General practitioner fees	Approved fees up to €100 each policy year	Approved fees up to €175 each policy year	Approved fees up to €350 each policy year, including specialist-prescribed prescription drugs and dressings
17. Mini-minor procedures performed by a general practitioner under local anaesthetic	Approved fees up to €100 each procedure	Approved fees up to €100 each procedure	Approved fees 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	Payable from in-patient and day-case benefits for accommodation, operating theatre and surgeon & anaesthetist fees	Full refund of approved fees

Other benefits

19. Emergency local road ambulance	Approved fees 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
20. 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
21. Emergency dental treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Not covered	Full refund of approved fees up to €600 each policy year	Full refund of approved fees up to €900 each policy year
22. 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
23. Cash benefit for day-case treatment received as a non-paying patient	€25 each episode	€35 each episode	€40 each episode
24. Maternity cash benefit (payable to the mother after 10 months of membership)	Not covered	€300 each pregnancy	€650 each pregnancy
25. Prescribed drugs following a surgical intervention	Not covered	Up to €200 each policy year	Up to €300 each policy year
26. Funeral expenses	€1,200	€1,500	€2,000
27. International medical emergency telephone assistance	Not covered	Not covered	Included in cover
28. Return airfares from Malta to Europe, when admitted for in-patient treatment for a minimum 7 nights in a hospital in Europe	Not covered	Not covered	Up to €450 each policy year
29. Hotel accommodation when receiving out-patient treatment in Europe	Not covered	Not covered	Up to €125 each night, maximum 7 nights each policy year
30. Emergency treatment in the USA or Canada	Not covered	Not covered	In-patient: approved fees up to €50,000 each policy year Out-patient: approved fees up to €1,500 each policy year
31. Evacuation and repatriation for medical treatment or of mortal remains	Not covered	Not covered	Included in cover

Extensions

32. 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)
33. Preventive care	Available at an additional premium (benefits a to h below)	Available at an additional premium (benefits a to h below)	Available at an additional premium (benefits a to h below)
a. Routine eyesight testing by optometrist b. Skin cancer screening c. Cervical cancer screening d. Routine tests for monitoring a chronic medical condition e. Routine mammography / ultrasound examination for a woman over 40 / annual prostate examination and PSA test for men over 40 f. Complete blood count, blood glucose, lipid profile, liver function tests, and urine analysis for members over 40 g. Bone densitometry for members over 40 h. Stress ECG for members over 40			Up to €60 each policy year Up to €60 each policy year Up to €50 each policy year Up to €120 each policy year Up to €80 every two years Up to €130 each policy year Up to €130 every two years Up to €150 every two years
34. Dental care	Available at an additional premium (benefits a and b below)	Available at an additional premium (benefits a and b below)	Available at an additional premium (benefits a and b below)
a. Routine treatment - scale & polish, X-rays b. Restorative treatment - fillings, root canal treatment, crowns and bridges			Up to €150 each policy year
35. Loss of income	Not covered	Available at an additional premium €500 each week, maximum €1,500 each policy year	Included in cover €500 each week, maximum €1,500 each policy year
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