

IN-PATIENT ONLY COVER

Basic Inpatient Only Scheme	Hospital Inpatient Only Scheme	International Inpatient Only Scheme
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Day-case & In-patient treatment

1. a. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	Inpatient: Up to €185 per night, max. 5 nights per episode. Daycase: Up to €135 per day	Full refund of Reasonable Fees in Malta. Elsewhere: Inpatient: Up to €185 per night max. 5 nights per episode. Daycase: Up to €135 per day	Full refund of Reasonable Fees
b. Accommodation for 1 adult relative staying with a child under 16	Up to €45 per night max. 5 nights per episode	Full refund of Reasonable Fees in Malta. Elsewhere: Up to €45 per night max. 5 nights per episode	Full refund of Reasonable Fees
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Per operation up to: Major Operation €380 Intermediate operation €265 Minor operation €140 Eligible Prosthesis €500	Full refund of Reasonable Fees in Malta. Elsewhere per operation up to: Minor €190 Intermediate €385 Major €500 Extra Major €600 Complex €1,100 Eligible Prosthesis €525	Full refund of Reasonable Fees
3. Surgeon's and Anaesthetist's fees for surgical operations	Per operation up to: Minor (local Anaesthetic) €130 Minor (general Anaesthetic) €350 Intermediate €700 Major €1,100 Extra Major €1,200 Complex €1,350	Full refund of Reasonable Fees in Malta. Elsewhere per 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 Reasonable Fees
4. Consultant Physicians visits and medical consultations	Reasonable Fees up to €75 per day Max. 6 days per episode	Full refund of Reasonable Fees in Malta. Elsewhere up to €65 per day	Full refund of Reasonable Fees
5. Specialist consultations, Pathology, radiology, diagnostic tests and physiotherapy	Reasonable Fees up to €325 per policy year	Full refund of Reasonable Fees in Malta. Elsewhere up to €400 per policy year	Full refund of Reasonable Fees
6. Computerised Tomography Scans (CT Scans); Magnetic Resonance Imaging (MRI) and PET Scans	Up to €250 per episode	Full Refund of Reasonable Fees in Malta. Elsewhere up to €250 per episode	Full refund of Reasonable Fees
7. Psychiatric, Nervous & Mental conditions (Treatment is paid only with our prior approval after 6 months cover)	Reasonable Fees up to €260 per night max. 5 nights per episode	Full Refund of Reasonable Fees for up to 28 days in Malta. Elsewhere up to €120 per day up to 28 days per year	Full Refund of Reasonable Fees up to 35 nights

Cancer Treatment

8. Cancer inpatient and outpatient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Reasonable Fees up to €1,000 for each course of treatment	Full refund of Reasonable Fees in Malta. Elsewhere up to €2,000 per year	Full refund of Reasonable Fees
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Emergency Road Ambulance

9. Emergency local road ambulance	Up to €800 per policy year	Full Refund of Reasonable Fees in Malta. Elsewhere up to €800 per year	Full Refund of Reasonable Fees
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Nursing Care

10. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Full Refund of Reasonable Fees up to 7 days then up to €300 per week for 26 weeks immediately following a 7 day period as stated above	Full Refund of Reasonable Fees up to 10 days then up to €375 per week for 26 weeks immediately following a 10 day period as stated above	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
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Cash Benefit

11. a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€30 per night for up to 40 nights each policy year	€65 per night or up to 45 nights each policy year	€65 per night for up to 60 nights each policy year
b. Day-case following day surgery as a non-paying patient	€25 per episode	€35 per episode	€40 per episode

Other Benefits

12. Cover for funeral expenses	€1,200	€1,500	€2,000
13. Telephone assistance for International Medical Emergency	Included in cover	Included in cover	Included in cover
14. Outside area of cover for USA & Canada for emergency treatment only	Not covered	Not covered	Inpatient - Up to €50,000 per policy year

Extensions

15. Second Medical Opinion	Available at an additional premium	Included in Cover	Included in Cover
16. Mediphone	Available at an additional premium	Included in Cover	Included in Cover

Annual overall Max. payable per person	€250,000	€600,000	€900,000
Territorial scope	Worldwide	Worldwide	Worldwide (excl. USA and Canada)

The purpose of the policy is to provide for the reasonable fees of recognised Treatment, which is medically necessary for acute medical conditions and injuries.

The 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).

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

For more information about the MAPFRE Middlesea Health Insurance Schemes and for information about the various products provided by the Company, visit www.middlesea.com