

MIDDLESEA HEALTH INSURANCE SCHEMES

IN-PATIENT AND OUT-PATIENT COVER

IN-PATIENT COVER ONLY

| | Basic Scheme | Hospital Scheme | International Scheme | Basic Scheme | Hospital Scheme |
|--|---|-----------------|----------------------|---|-----------------|
| Day-case & In-patient Treatment | | | | | |
| Hospital accommodation, including Intensive care; nursing care & ward prescribed drugs | Up to €175 per night Max. 5 nights per episode Up to €120 per episode for day surgery | Full Refund | Full Refund | Up to €175 per night Max. 5 nights per episode Up to €120 per episode for day surgery | Full Refund |
| Parent accommodation - staying with a child under 14 | Up to €24 per night Max. 5 nights per episode | Full Refund | Full Refund | Up to €24 per night Max. 5 nights per episode | Full Refund |
| Operating theatre charges, drugs and surgical dressings; eligible prosthesis | Per Operation up to: Major: €350 Intermediate: €240 Minor: €120 Eligible prosthesis: €338 | Full Refund | Full Refund | Per Operation up to: Major: €350 Intermediate: €240 Minor: €120 Eligible prosthesis: €338 | Full Refund |
| Surgeons' & Anaesthetists' fees for surgical operations | Per Operation up to: Major: €940 Intermediate: €700 Minor: €350 | Full Refund | Full Refund | Per Operation up to: Major: €940 Intermediate: €700 Minor: €350 | Full Refund |
| Consultant Physicians visits and medical consultations | Up to €60 per day Max. 6 days per episode | Full Refund | Full Refund | Up to €60 per day Max. 6 days per episode | Full Refund |
| Pathology, radiology, diagnostic tests and physiotherapy | Up to €165 per policy year | Full Refund | Full Refund | Up to €165 per policy year | Full Refund |
| Computerised Tomography Scan (C.T. Scan) and Magnetic Resonance Imaging (MRI) | Up to €165 per episode | Full Refund | Full Refund | Up to €165 per episode | Full Refund |
| Psychiatric, Nervous & Mental conditions. | Up to €175 per night Max. 5 nights per episode | Full Refund | Full Refund | Up to €175 per night Max. 5 nights per episode | Full Refund |
| Cancer Treatment | | | | | |
| Oncologist fees for all the active phase of the cancer treatment and hospital charges for cancer tests and drugs, including chemotherapy and radiotherapy for each course of treatment | Up to €175 per night Max. 5 nights for each course of treatment | Full Refund | Full Refund | Up to €175 per night Max. 5 nights for each course of treatment | Full Refund |

MIDDLESEA HEALTH INSURANCE SCHEMES

IN-PATIENT AND OUT-PATIENT COVER

IN-PATIENT COVER ONLY

Basic Scheme

Hospital Scheme

International Scheme

Basic Scheme

Hospital Scheme

Out-patient Treatment

Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology, and ECG

Up to €240 per policy year

Up to €600 per policy year

Full Refund

N/A

N/A

CT Scans and MRI's referred by a Specialist

Up to €165 per policy year

Up to €600 per policy year

Full Refund

N/A

N/A

Oncology-related CT Scans and MRI

Up to €240 per policy year

Full Refund

Full Refund

N/A

N/A

Mini-minor procedures performed by a general practitioner under local anaesthetic

Up to €50 procedure fee per episode
Up to €50 surgery fee per episode

Up to €50 procedure fee per episode
Up to €50 surgery fee per episode

Up to €50 procedure fee per episode
Up to €50 surgery fee per episode

N/A

N/A

Emergency Road Ambulance

Emergency local road ambulance

Up to €600 per policy year

Up to €600 per policy year

Full Refund

Up to €600 per policy year

Up to €600 per policy year

Nursing Care

Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist

Up to €190 per week up to 15 weeks per policy year

Up to €190 per week up to 15 weeks per policy year

Up to €190 per week up to 15 weeks per policy year

N/A

N/A

MMDNA Nursing Care

As required

As required

As required

Alternative Therapy

Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment

Not covered

Up to €470 per policy year

Full Refund

N/A

N/A

Emergency Dental Treatment

Eligible Dental treatment

Not covered

Up to €470 per policy year

Up to €700 per policy year

N/A

N/A

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IN-PATIENT AND OUT-PATIENT COVER

IN-PATIENT COVER ONLY

| | Basic Scheme | Hospital Scheme | International Scheme | Basic Scheme | Hospital Scheme |
|--|--|--|--|--|--|
| General Practitioner's Charges | | | | | |
| General Practitioners' charges | Up to €60 per policy year | Up to €60 per policy year | Up to €60 per policy year | N/A | N/A |
| Cash Benefit | | | | | |
| Cash Benefit - for treatment received in a State or private hospital for a medical condition as a non-paying patient | €24 per night for up to 40 nights each policy year | €35 per night for up to 40 nights each policy year | €50 per night for up to 40 nights each policy year | €24 per night for up to 40 nights each policy year | €35 per night for up to 40 nights each policy year |
| Day-case - following day surgery as a non-paying patient | €24 per episode | €24 per episode | €35 per episode | €24 per episode | €24 per episode |
| Maternity Cash Benefit | Not covered | €240 Per newborn child/episode | €470 Per newborn child/episode | N/A | N/A |
| Other Benefits | | | | | |
| Prescription drugs following a surgical procedure | Not covered | Up to €105 each policy year | Up to €105 each policy year | N/A | N/A |
| Cover for funeral expenses | Up to €1,200 | Up to €1,200 | Up to €1,200 | Up to €1,200 | Up to €1,200 |
| Annual overall Max. payable per person | €120,000 | €120,000 | €175,000 | €120,000 | €120,000 |

Important note: Benefits described as full refund are subject to the condition that medical costs are Reasonable and Customary.

SKEMI TAL-ASSIGURAZZJONI TAS-SAHHA TAL-MIDDLESEA

SKEMI IN-PATIENT U OUT-PATIENT

SKEMI IN-PATIENT BISS

| | Basic Scheme | Hospital Scheme | International Scheme | Basic Scheme | Hospital Scheme |
|---|---|-----------------|----------------------|---|-----------------|
| Kura Day-case u In-patient | | | | | |
| Akkomodazzjoni l-Isptar, kura intensiva u servizz ta' infermier u mediċini preskritti fis-sala | Sa €175 kull lejl Max. 5 iljeli ghal kull episodju Sa €120 ghal kull episodju fuq bażi <i>day surgery</i> | Rifużjoni shiha | Rifużjoni shiha | Sa €175 kull lejl Max. 5 iljeli ghal kull episodju Sa €120 ghal kull episodju fuq bażi <i>day surgery</i> | Rifużjoni shiha |
| Akkomodazzjoni fl-isptar ta' ġenitur li joqgħod ma' tifel/tifla taht l-14-il sena | Sa €24 kull lejl Max. 5 iljeli ghal kull episodju | Rifużjoni shiha | Rifużjoni shiha | Sa €24 kull lejl Max. 5 iljeli ghal kull episodju | Rifużjoni shiha |
| Spejjeż tas-sala operatorja, mediċini, faxex, prosteżi eliġibbli | Kull Operazzjoni Sa: Maġġuri: €350 Intermedjarja: €240 Minuri: €120 Prosteżi eliġibbli: €338 | Rifużjoni shiha | Rifużjoni shiha | Kull Operazzjoni Sa: Maġġuri: €350 Intermedjarja: €240 Minuri: €120 Prosteżi eliġibbli: €338 | Rifużjoni shiha |
| Hlasijiet ta' Kirurġi u Anestetisti għal operazzjonijiet kirurġiċi | Kull Operazzjoni Sa: Maġġuri: €940 Intermedjarja: €700 Minuri: €350 | Rifużjoni shiha | Rifużjoni shiha | Kull Operazzjoni Sa: Maġġuri: €940 Intermedjarja: €700 Minuri: €350 | Rifużjoni shiha |
| Visti ta' konsulent fil-mediċina | Sa €60 kull jum Max. 6 tjiem ghal kull episodju | Rifużjoni shiha | Rifużjoni shiha | Sa €60 kull jum Max. 6 tjiem ghal kull episodju | Rifużjoni shiha |
| Patoloġija, radjoloġija, testijiet dijanjostiċi u fiżjoterapija | Sa €165 ghal kull sena tal-polza | Rifużjoni shiha | Rifużjoni shiha | Sa €165 ghal kull sena tal-polza | Rifużjoni shiha |
| C T Scan u MRI | Sa €165 ghal kull episodju | Rifużjoni shiha | Rifużjoni shiha | Sa €165 ghal kull episodju | Rifużjoni shiha |
| Kondizzjonijiet Psikjatriċi, Newroloġiċi u Mentali | Sa €175 kull lejl Max. 5 iljeli ghal kull episodju | Rifużjoni shiha | Rifużjoni shiha | Sa €175 kull lejl Max. 5 iljeli ghal kull episodju | Rifużjoni shiha |
| Kura tal-Kanċer | | | | | |
| Spejjeż ta' l-isptar ghal testijiet u mediċini għall-kanċer, kimoterapija, radjoterapija u hlasijiet ta' onkologu tul il-fażi attiva kollha tal-kura tal-kanċer | Sa €175 kull lejl Max. 5 iljeli ghal kull kors ta' trattament | Rifużjoni shiha | Rifużjoni shiha | Sa €175 kull lejl Max. 5 iljeli ghal kull kors ta' trattament | Rifużjoni shiha |

SKEMI TAL-ASSIGURAZZJONI TAS-SAHHA TAL-MIDDLESEA

SKEMI IN-PATIENT U OUT-PATIENT

SKEMI IN-PATIENT BISS

| | Basic Scheme | Hospital Scheme | International Scheme | Basic Scheme | Hospital Scheme |
|--|---|---|---|----------------------------------|----------------------------------|
| Kura Out-patient | | | | | |
| Hlasijiet professjonali ghal Konsulti ta' speċjalisti, proċeduri dijanjostiċi li jinkludu patoloġija, fiżjoterapija, radjologija u ECG | Sa €240 ghal kull sena tal-polza | Sa €600 ghal kull sena tal-polza | Rifuzjoni shiha | N/A | N/A |
| CT Scans u MRI riferuti minn speċjalista | Sa €165 ghal kull sena tal-polza | Sa €600 ghal kull sena tal-polza | Rifuzjoni shiha | N/A | N/A |
| CT Scans u MRI relatati ma' onkoloġija | Sa €240 ghal kull sena tal-polza | Rifuzjoni shiha | Rifuzjoni shiha | N/A | N/A |
| Proċeduri Mini-Minor li jsiru minn Tabib tal-Familja taht anestezija lokali | Sa €50 hlas ta' proċedura ghal kull episodju Sa €50 hlas ghal kirurġija ghal kull episodju | Sa €50 hlas ta' proċedura ghal kull episodju Sa €50 hlas ghal kirurġija ghal kull episodju | Sa €50 hlas ta' proċedura ghal kull episodju Sa €50 hlas ghal kirurġija ghal kull episodju | N/A | N/A |
| Ambulanza | | | | | |
| Ambulanza f'każ ta' Emergenza | Sa €600 ghal kull sena tal-polza | Sa €600 ghal kull sena tal-polza | Rifuzjoni shiha | Sa €600 ghal kull sena tal-polza | Sa €600 ghal kull sena tal-polza |
| Infermier Privat | | | | | |
| Servizz ta' nfermier professjonali d-dar wara intervent kirurġiku u jekk ordnat minn speċjalista | Sa €190 kull ġimgha Sa 15-il ġimgha ghal kull sena tal-polza | Sa €190 kull ġimgha Sa 15-il ġimgha ghal kull sena tal-polza | Sa €190 kull ġimgha Sa 15-il ġimgha ghal kull sena tal-polza | N/A | N/A |
| MMDNA | Skond il-bżonn | Skond il-bżonn | Skond il-bżonn | N/A | N/A |
| Terapija Alternattiva | | | | | |
| Osteopatiya, Omeopatiya, Agupunktura u Kura Kiropraktika | N/A | Sa €470 ghal kull sena tal-polza | Rifuzjoni shiha | N/A | N/A |

SKEMI TAL-ASSIGURAZZJONI TAS-SAHHA TAL-MIDDLESEA

SKEMI IN-PATIENT U OUT-PATIENT

SKEMI IN-PATIENT BISS

| | Basic Scheme | Hospital Scheme | International Scheme | Basic Scheme | Hospital Scheme |
|--|---|---|---|---|---|
| Dentali | | | | | |
| Kura dentali eliġibbli | N/A | Sa €470 ghal kull sena tal-polza | Sa €700 ghal kull sena tal-polza | N/A | N/A |
| Tabib tal-Familja | | | | | |
| Spejjeż ta' Tabib tal-Familja | Sa €60 ghal kull sena tal-polza | Sa €60 ghal kull sena tal-polza | Sa €60 ghal kull sena tal-polza | N/A | N/A |
| Benefiċċji fi Plus | | | | | |
| Benefiċċju fi flus ghal-kura medika fuq bazi in-patient li tinghata minghajar hlas fi sptar tal-Gvern jew privat | €24 kull lejl sa 40 lejl ghal kull sena tal-polza | €35 kull lejl sa 40 lejl ghal kull sena tal-polza | €50 kull lejl sa 40 lejl ghal kull sena tal-polza | €24 kull lejl sa 40 lejl ghal kull sena tal-polza | €35 kull lejl sa 40 lejl ghal kull sena tal-polza |
| Benefiċċju fi flus ghal kirurġija li ssir fuq bazi <i>day-case</i> fi sptar tal-Gvern jew privat minghajar hlas | €24 ghal kull episodju | €24 ghal kull episodju | €35 ghal kull episodju | €24 ghal kull episodju | €24 ghal kull episodju |
| Benefiċċju fi flus wara twelid ta' tarbija | N/A | €240 kull tarbija/episodju | €470 kull tarbija/episodju | N/A | N/A |
| Mediċini preskritti wara operazzjoni kirurġika | N/A | Sa €105 ghal kull sena tal-polza | Sa €105 ghal kull sena tal-polza | N/A | N/A |
| Spejjeż ta' Funeral | | | | | |
| Benefiċċju ghal spejjeż ta' Funeral | Sa €1,200 | Sa €1,200 | Sa €1,200 | Sa €1,200 | Sa €1,200 |
| Benefiċċju Annwali ghal kull persuna sa' | €120,000 | €120,000 | €175,000 | €120,000 | €120,000 |

Nota importanti: Benefiċċji deskritti bhala rifużjoni shiha huma suġġetti ghall-kondizzjoni li l-ispejjeż rispettivi tal-kura jkunu Raġonevoli u Normali.