



MIDDLESEA HEALTH INSURANCE SCHEMES IN-PATIENT COVER ONLY

	Middlesea Health Insurance Basic Scheme (In-Patient cover only)	Middlesea Health Insurance Hospital Scheme (In-Patient cover only)
Day-case & In-patient Treatment		
1a. 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
1b. Parent accommodation – staying with a child under 14	Up to €24 per night Max. 5 nights per episode	Full Refund
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis up to:	Major Operation: €350 Intermediate operation: €240 Minor operation: €120 Eligible Prosthesis: €400	Full Refund
3. Surgeons' & Anaesthetists' fees for surgical operations up to:	Major operation: €940 Intermediate operation: €700 Minor Operation: €350	Full Refund
4. Consultant Physicians visits and medical consultations	Up to €60 per day Max. 6 days per episode	Full Refund
5. Pathology, radiology, diagnostic tests and physiotherapy	Up to €200 per policy year	Full Refund
6. Computerised Tomography Scan (CT Scan) and Magnetic Resonance Imaging (MRI)	Up to €200 per episode	Full Refund
7. Psychiatric, Nervous & Mental conditions	Up to €175 per night Max. 5 nights per episode	Full Refund
Cancer Treatment		
8. Consultant 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

Other Benefits	Middlesea Health Insurance Basic Scheme (In-Patient cover only)	Middlesea Health Insurance Hospital Scheme (In-Patient cover only)			
Emergency Road Ambulance					
9. Emergency local road ambulance up to	€800 per policy year	Full Refund			
Cash Benefit					
10a. 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	€60 per night for up to 40 nights each policy year			
10b. Day-case – following day surgery as a non-paying patient	€24 per episode	€24 per episode			
Funeral Expenses					
11. Cover for funeral expenses	Up to €1,200	Up to €1,200			
12. Second Medical Opinion	Option to be included in cover	Included in cover			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Annual overall Max. payable per person</td> <td style="width: 33%; text-align: center;">€120,000</td> <td style="width: 33%; text-align: center;">€120,000</td> </tr> </table>			Annual overall Max. payable per person	€120,000	€120,000
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The purpose of the policy is to provide cover for the customary and reasonable fees of recognised Treatment, which is medically necessary for acute medical conditions and injuries.

This 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).

The Middlesea Health Insurance Basic – In-patient Cover only and Middlesea Health Insurance Hospital – In-patient Cover only Schemes will provide cover for Treatment received in the Maltese Islands only, however, if the insured or a member of his family requires emergency Treatment whilst he/she are outside of the Maltese Islands, then the Middlesea Health Insurance Basic – In-patient Cover only and the Middlesea Health Insurance Hospital – In-patient Cover only Schemes will cover the cost for the Treatment received up to the same level as what would have been paid had the same Treatment been received in Malta.

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