



**MIDDLESEA HEALTH INSURANCE SCHEMES
 IN-PATIENT AND OUT-PATIENT COVER**

	Middlesea Health Insurance Basic Scheme	Middlesea Health Insurance Hospital Scheme	Middlesea Health Insurance International Scheme
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	Full Refund
1b. Parent accommodation - staying with a child under 14	Up to €24 per night Max. 5 nights per episode	Full Refund	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	Full Refund
3. Surgeons' & Anaesthetists' fees for surgical operations up to:	Major operation: €940 Intermediate operation: €700 Minor Operation: €350	Full Refund	Full Refund
4. Consultant Physicians visits and medical consultations	Up to €60 per day Max. 6 days per episode	Full Refund	Full Refund
5. Pathology, radiology, diagnostic tests and physiotherapy	Up to €200 per policy year	Full Refund	Full Refund
6. Computerised Tomography Scan (CT Scan) and Magnetic Resonance Imaging (MRI)	Up to €200 per episode	Full Refund	Full Refund
7. Psychiatric, Nervous & Mental conditions	Up to €175 per night Max. 5 nights per episode	Full Refund	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	Full Refund

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Out patient Treatment			
9. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG	Up to €250 per policy year	Up to €750 per policy year	Full Refund
10. CT Scans and MRI's referred by a Specialist	Up to €165 per policy year	Up to €800 per policy year	Full Refund
11. Oncology-related CT Scans and MRI	Up to €240 per policy year	Full Refund	Full Refund
12. Consultant Oncologist fees for chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs, for each course of treatment	Up to €500 each course of treatment	Full Refund	Full Refund
13. Mini Minor procedures performed by a General Practitioner under local anaesthetic	Up to €50 procedure fee per episode Up to €50 surgery/clinic fee per episode	Up to €50 procedure fee per episode Up to €50 surgery/clinic fee per episode	Up to €50 procedure fee per episode Up to €50 surgery/clinic fee per episode
Emergency Road Ambulance			
14. Emergency local road ambulance up to:	€800 per policy year	Full Refund	Full Refund
Nursing Care			
15. 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	€280 per week up to 15 weeks per policy year	€280 per week up to 15 weeks per policy year
16. MMDNA	As required	As required	As required
Alternative Therapy			
17. Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners	Not covered	Up to €470 per policy year	Full Refund

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Emergency Dental Treatment			
18. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Not covered	Up to €470 per policy year	Up to €700 per policy year
General Practitioners' charges			
19. General Practitioners' charges up to:	€80 per policy year	€100 per policy year	€150 per policy year (including prescription drugs & dressings)
Cash Benefit			
20a. 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	€60 per night for up to 40 nights each policy year
20b. Day-case - following day surgery as a non-paying patient	€24 per episode	€24 per episode	€35 per episode
21. Maternity Cash Benefit (payable to the mother after 10 months of membership)	Not covered	€240 per newborn child/episode	€470 per newborn child/episode
Other Additional Benefits			
22. Prescribed drugs following a surgical procedure	Not covered	Up to €105 each policy year	Up to €105 each policy year
23. Cover for funeral expenses	Up to €1,200	Up to €1,200	Up to €1,200
24. Second Medical Opinion	Option to be included in cover	Included in cover	Included in cover
Annual overall Max. payable per person	€120,000	€120,000	€175,000

Purpose of policy

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 and Hospital 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 and Hospital 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.

The Middlesea Health Insurance International Scheme will provide cover for Treatment received in Malta and Worldwide excluding USA and Canada. In case of an emergency treatment whilst in the USA and Canada, the scheme 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