



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
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Day-case & In-patient Treatment

1a. Hospital accommodation, including Intensive care; nursing care & ward prescribed drugs	Up to €175 (Lm75.13) per night Max. 5 nights per episode Up to €120 (Lm51.52) per episode for day surgery	Full Refund	Full Refund
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1b. Parent accommodation - staying with a child under 14	Up to €24 (Lm10.30) per night Max. 5 nights per episode	Full Refund	Full Refund
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2. Operating theatre charges, drugs and surgical dressings; eligible prosthesis	Per Operation up to: Major: €350 (Lm150.26) Intermediate: €240 (Lm103.03) Minor: €120 (Lm51.52) Eligible prosthesis: €338 (Lm145.00)	Full Refund	Full Refund
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3. Surgeons' & Anaesthetists' fees for surgical operations	Per Operation up to: Major: €940 (Lm403.54) Intermediate: €700 (Lm300.51) Minor: €350 (Lm150.26)	Full Refund	Full Refund
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4. Consultant Physicians visits and medical consultations	Up to €60 (Lm25.76) per day Max. 6 days per episode	Full Refund	Full Refund
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5. Pathology, radiology, diagnostic tests and physiotherapy	Up to €165 (Lm70.83) per policy year	Full Refund	Full Refund
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6. Computerised Tomography Scan (C.T. Scan) and Magnetic Resonance Imaging (MRI)	Up to €165 (Lm70.83) per episode	Full Refund	Full Refund
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7. Psychiatric, Nervous & Mental conditions.	Up to €175 (Lm75.13) per night Max. 5 nights per episode	Full Refund	Full Refund
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Cancer Treatment

8. 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 (Lm75.13) 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 €240 (Lm103.03) per policy year	Up to €600 (Lm257.58) per policy year	Full Refund
10. CT Scans and MRI's referred by a Specialist	Up to €165 (Lm70.83) per policy year	Up to €600 (Lm257.58) per policy year	Full Refund
11. Oncology-related CT Scans and MRI	Up to €240 (Lm103.03) per policy year	Full Refund	Full Refund
12. Mini-minor procedures performed by a general practitioner under local anaesthetic	Up to €50 (Lm21.46) procedure fee per episode Up to €50 (Lm21.46) surgery fee per episode	Up to €50 (Lm21.46) procedure fee per episode Up to €50 (Lm21.46) surgery fee per episode	Up to €50 (Lm21.46) procedure fee per episode Up to €50 (Lm21.46) surgery fee per episode

Emergency Road Ambulance

13. Emergency local road ambulance	Up to €600 (Lm257.58) per policy year	Up to €600 (Lm257.58) per policy year	Full Refund
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Nursing Care

14. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Up to €190 (Lm81.57) per week up to 15 weeks per policy year	Up to €190 (Lm81.57) per week up to 15 weeks per policy year	Up to €190 (Lm81.57) per week up to 15 weeks per policy year
15. MMDNA Nursing Care	As required	As required	As required

Alternative Therapy

16. Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment	Not covered	Up to €470 (Lm201.77) per policy year	Full Refund
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Emergency Dental Treatment

17. Eligible Dental Treatment	Not covered	Up to €470 (Lm201.77) per policy year	Up to €700 (Lm300.51) per policy year
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General Practitioner's Charges

18. General Practitioners' charges	Up to €60 (Lm25.76) per policy year	Up to €60 (Lm25.76) per policy year	Up to €60 (Lm25.76) per policy year
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Cash Benefit

19a. Cash Benefit - for treatment received in a State or private hospital for a medical condition as a non-paying patient	€24 (Lm10.03) per night for up to 40 nights each policy year	€35 (Lm15.03) per night for up to 40 nights each policy year	€50 (Lm21.47) per night for up to 40 nights each policy year
19b. Day-case - following day surgery as a non-paying patient	€24 (Lm10.03) per episode	€24 (Lm10.03) per episode	€35 (Lm15.03) per episode
20. Maternity Cash Benefit	Not covered	€240 (Lm103.03) Per newborn child/episode	€470 (Lm201.77) Per newborn child/episode

Other

21. Prescription drugs following a surgical procedure	Not covered	Up to €105 (Lm45.07) each policy year	Up to €105 (Lm45.07) each policy year
22. Cover for funeral expenses	Up to €1,200 (Lm515.16)	Up to €1,200 (Lm515.16)	Up to €1,200 (Lm515.16)

Annual overall Max. payable per person	€120,000 (Lm51,516)	€120,000 (Lm51,516)	€175,000 (Lm75,130)
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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/sbe 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.

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

Middlesea Insurance p.l.c. is authorised by the Malta Financial Services Authority to carry on both Long Term and General Business under the Insurance Business Act, 1998.

Il-Middlesea Insurance p.l.c. hija kumpanija awtorizzata mill-Awtorità ta' Malta għal Servizzi Finanzjarji biex tmexxi Negozju kemm għat-Tul u kemm Generali taht l-Att ta' l-1998 dwar Negozju ta' Assigurazzjoni.