

FAMILY SCHEME

Day-case & In-patient treatment

1. a. Hospital accommodation, including intensive care, rehabilitation centre charges, nursing care and ward prescribed drugs	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
b. Accommodation for 1 adult relative staying with a child under 16	Full refund of Reasonable Fees in Malta. Elsewhere: Up to €45 per night max. 5 nights per episode
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	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
3. Surgeon's and Anaesthetist's fees for surgical operations	Full refund of Reasonable Fees in Malta. Elsewhere per operation up to: Minor (local Anaesthetic) €190 Minor (general Anaesthetic) €330 Intermediate €675 Major €1,100 Extra Major €1,275 Complex €1,650
4. Consultant Physicians visits and medical consultations	Full refund of Reasonable Fees in Malta. Elsewhere up to €65 per day
5. Specialist consultations, Pathology, radiology, diagnostic tests and physiotherapy	Full refund of Reasonable Fees in Malta. Elsewhere up to €1,400 per policy year
6. Computerised Tomography Scans (CT Scans), Magnetic Resonance Imaging (MRI) and PET Scans	Full Refund of Reasonable Fees in Malta. Elsewhere up to €250 per episode
7. Psychiatric, Nervous & Mental conditions (Treatment is paid only with our prior approval after 6 months cover)	Full Refund of Reasonable Fees for up to 28 days in Malta. Elsewhere up to €120 per day up to 28 days per year

Cancer Treatment

8. a. Cancer inpatient and outpatient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Full refund of Reasonable Fees in Malta. Elsewhere up to €7,000 per year
b. Oncology related CT Scans, MRI and PET Scans.	Full refund of Reasonable Fees in Malta. Elsewhere up to €4,000 per year
c. Outpatient Cancer Drugs prescribed by oncologist	Full refund of Reasonable Fees in Malta. Elsewhere up to €1,000 per year

Out-patient Treatment

9. a. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Full Refund of Reasonable Fees in Malta. Elsewhere up to €1200 per year
b. Alternative Treatment such as Osteopathy, Homeopathy, Acupuncture and Chiropractic Treatment provided by Qualified Practitioners (limited to 10 sessions)	
10. Out-patient psychiatry (Treatment is paid only with our prior approval after 6 months of cover)	Reasonable Fees up to €1,200 per policy year in Malta. Elsewhere up to €500 per year
11. CT Scans and MRI's referred by a Specialist	Full Refund of Reasonable Fees in Malta. Elsewhere up to €1,500 per year

12. General Practitioners charges	€350 per family per policy year
13. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to €100 per procedure
14. Out-patient surgical procedures	Full Refund of Reasonable Fees

Emergency Dental Treatment

15. a. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Reasonable Fees up to €1,200 per family per policy year
b. Emergency Dental Treatment for the immediate relief of pain for the first visit to a dental practitioner	Reasonable Fees up to €200 per family per policy year

Other Benefits

16. Emergency local road ambulance	Full Refund of Reasonable Fees in Malta. Elsewhere up to €2,000 per family per year
17. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	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

Cash Benefit

18. a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€65 per night or up to 100 nights per family per policy year
b. Day-case following day surgery as a non-paying patient	€35 per episode
19. Maternity Cash benefit (payable to the mother after 10 months of membership)	€300 per pregnancy

Other Benefits

20. Prescribed drugs following a surgical procedure	Up to €350 per family per policy year
21. Cover for funeral expenses	€2,000 per person
22. Telephone assistance for International Medical Emergency	Included in cover
23. Second Medical Opinion	Included in cover
24. Mediphone	Included in cover
25. Unemployment/Redundancy benefit	Payment of the next renewal premium up to a maximum of €2,500 in aggregate during the lifetime of the policy

Extensions

26. Routine and Preventive Care Cover	Available at an additional premium with per person limits
27. Dental Cover	Available at an additional premium with per person limits
28. Evacuation (to nearest country where treatment is available) and Repatriation to home country for medical treatment or of mortal remains	Available at an additional premium
29. Waiver of Standard Exclusions	Available at an additional premium
Annual overall Max. payable per family	€600,000
Territorial scope	Worldwide

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