

MAPFRE Middlesea Health Insurance Hospital Scheme

Day-case & In-patient Treatment	
1a. Hospital accommodation, including intensive care, nursing care & ward prescribed drugs	Full Refund of Reasonable Fees
1b. Parent accommodation – staying with a child under 16	Full Refund of Reasonable Fees
1c. Benefit is also payable for charges for a child being breast-fed to stay in the same hospital with his or her nursing mother who is herself a member. This is payable from the mother's benefit These benefits are only available if treatment is eligible for payment	Full Refund of Reasonable Fees
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Full Refund of Reasonable Fees
3. Surgeons & Anaesthetists' fees for surgical procedures	Full Refund of Reasonable Fees
4. Consultant Physicians visits and medical consultations	Full Refund of Reasonable Fees
5. Specialist consultations, Pathology, radiology diagnostic tests and physiotherapy	Full Refund of Reasonable Fees
6. Computerised Tomography Scan (CT Scan) and Magnetic Resonance Imaging (MRI), PET Scans	Full Refund of Reasonable Fees
7. Psychiatric, Nervous & Mental conditions	Full Refund of Reasonable Fees
Cancer Treatment	
8a. 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	Full Refund of Reasonable Fees
8b. Oncology related CT Scans, MRI and PET Scans	Full Refund of Reasonable Fees Elsewhere up to €1,000 per year
Out-patient Treatment	
9. Out-patient surgical procedures	Benefit is payable out of 1,2 and 3 above
10. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Full Refund of Reasonable Fees
11. CT Scans and MRI's referred by a Specialist	Full Refund of Reasonable Fees
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	Full Refund of Reasonable Fees
Emergency Road Ambulance	
13. Emergency local road ambulance	Full Refund of Reasonable Fees
Nursing Care	
14a. Nursing at home when arranged by a specialist (with our prior approval) out of medical necessity for a member who needs a registered nurse following treatment:	Up to € 350 each week for up to 24 weeks per policy year
14b. 24 hour home nursing following in-patient treatment	Up to € 120 each day for up to 2 weeks per policy year
14c. Nursing and convalescence following a major surgical operation	Up to € 120 each day for up to 2 weeks per policy year
Alternative Therapy	
15. Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners (limited to 10 sessions)	Up to € 600 per policy year
16. Psychiatric illness. Treatment to be given by a psychiatrist or by a psychotherapist or psychologist when under the control of a psychiatrist. Benefit will only be payable when we give prior approval.	
Emergency Dental Treatment	
17. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Up to €500 per policy year
General Practitioners' charges	
18a. General Practitioners' charges up to:	€ 135 per policy year
18b. Prescribed drugs following in-patient or day case treatment; up to:	

18c. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to € 100 per procedure
Cash Benefit	
19a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€60 per night for up to 40 nights each policy year
19. Day-case – following day surgery as a non-paying patient	€25 per episode
20. Routine Maternity Cash Benefit for normal pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery. This benefit is payable following childbirth and on presentation of a birth certificate within 60 days from the date of birth. Any payments which have been paid or are payable for any complications of pregnancy or confinement will be deducted from this benefit and if payment for complications of pregnancy or confinement equals or exceeds this benefit, then this benefit will not be paid. Benefit is only payable if member has been insured by us under this policy for a continuous period of 10 months prior to the date of delivery.	€250 per pregnancy
Other Additional Benefits	
21. Cover for funeral expenses	Up to €1,200
22. Second Medical Opinion	Included in cover
23. Screening of female members of staff at the Playmobil Malta Ltd. Facilities	Up to € 35 per policy year
24. Telephone assistance for International Medical Emergency	Included in cover
Annual overall Max. payable per person	€600, 000
Purpose of policy	
<p>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.</p> <p>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).</p> <p>The MAPFRE Middlesea Health Insurance Hospital Scheme will provide cover for Treatment received in the Maltese Islands only, however, if the insured or an insured member of his family requires emergency Treatment whilst he/she are outside of the Maltese Islands, then the MAPFRE Middlesea Health Insurance Hospital 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.</p>	

Note: Full Refund of Reasonable Fees means as per MMS Schedule of Customary and Reasonable fees maximum benefits which can be viewed on MMS website or at our offices. You may also refer to policy definitions

