

Middlesea Health Insurance International Scheme – Standard cover Option

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 14	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	
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	Full Refund of Reasonable Fees
Out-patient Treatment	
9. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy (limited to 10 sessions), radiology and ECG	Full Refund of Reasonable Fees
10. Out-patient surgical procedures	Payable out of benefits 1 to 3
11. CT Scans and MRI's referred by a Specialist	Full Refund of Reasonable Fees
12. Oncology-related CT Scans, MRI and PET Scans	Full Refund of Reasonable Fees
13. Consultant Oncologist fees for chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs	Full Refund of Reasonable Fees
14. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to €100 per procedure
Emergency Road Ambulance	
15. Emergency local road ambulance up to:	Full Refund of Reasonable Fees
Nursing Care	
16a. Home nursing immediately following in-patient treatment and if prescribed by a specialist	Up to €280 per week Up to 26 weeks per policy year
16b. 24 hour home nursing following in-patient treatment	Full Refund of Reasonable Fees
16c. Convalescence home charges for up to 14 days immediately following a surgical operation	Up to €100 each day For a max 14 days per policy year
Alternative Therapy	
17a. Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners (limited to 10 sessions)	Full Refund of Reasonable Fees
18. 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.	Full Refund of Reasonable Fees
Emergency Dental Treatment	
19. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury up to:	Up to €700 per policy year

General Practitioners' charges	
20. General Practitioners' charges up to:	€175 per policy year
Cash Benefit	
21a. 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
21b. Day-case – following day surgery as a non-paying patient	€35 per episode
22. Maternity Cash Benefit (payable to the mother after 10 months of membership)	€500 per pregnancy
Other Additional Benefits	
23. Prescribed drugs following a surgical procedure	Up to €175 each policy year
24. Cover for funeral expenses	Up to €1,200
25. Second Medical Opinion	Included in cover
26. Screening of female members of staff at the Playmobil Malta Ltd. Facilities	Up to €35 per policy year
27. Telephone assistance for International Medical Emergency	Included in cover
Annual overall Max. payable per person	€ 850,000
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 injury.</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 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.</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