

EUROPA 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
b. Accommodation for 1 adult relative staying with a child under 16	Full refund of reasonable fees
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis	Full refund of reasonable fees
3. Surgeon's and Anaesthetist's fees for surgical operations	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 Scans (CT Scans), Magnetic Resonance Imaging (MRI) and PET Scans	Full refund of reasonable fees
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 7 days for treatment received in Malta only

Cancer Treatment

8. a. Cancer inpatient and outpatient treatment including oncologist and hospital fees, chemotherapy and radiotherapy	Full refund of reasonable fees up to a maximum of €50,000 per year
b. Oncology related CT Scans, MRI and PET Scans.	
c. Outpatient Cancer Drugs prescribed by oncologist	

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 up to €500 per year
b. Alternative Treatment such as Osteopathy, Homeopathy, Acupuncture and Chiropractic Treatment provided by Qualified Practitioners.	Full refund of reasonable fees up to €250 per year (limited to 5 sessions)
10. Out-patient mental health treatment (Treatment is paid only with our prior approval after 6 months of cover)	Full refund of reasonable fees up to €250 per year (limited to 5 sessions)
11. CT Scans and MRI's referred by a Specialist	Full refund of reasonable fees
12. General Practitioners charges	Up to €150 per year
13. Mini Minor procedures performed by a general practitioner under local anaesthetic	Up to €100 per procedure
14. Out-patient surgical procedures	Payable out of benefits 1 to 3

Emergency Road Ambulance	
15. Emergency local road ambulance	Full refund of reasonable fees
Emergency Dental Treatment	
16. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury	Full refund of reasonable fees up to €100 per policy year
Annual overall maximum payable per person	€100,000
Territorial scope	Continent of Europe Treatment in Malta is covered in full up to reasonable fees. Treatment in other European countries is covered only if the same / similar treatment is not available in any hospital in Malta.

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.mapfre.com.mt