

TABLE OF BENEFITS	LIMITED PLAN	HOSPITAL PLAN	INTERNATIONAL PLAN
This is a summary of cover and must be read in conjunction with the Health Insurance Policy Document	In-patient & out-patient treatment received in the Maltese Islands	In-patient & out patient treatment received in the Maltese Islands	In-patient & out-patient treatment received worldwide excluding USA & Canada
IN-PATIENT & DAY-PATIENT TREATMENT			
Hospital / Clinic accommodation fees inclusive of nursing services	In-patient up to €180 each night for a maximum of 6 nights per treatment Day-patient up to €125 per	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Parent accommodation staying with child under the age of 14	€30 per night up to 6 nights per treatment	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings	Minor operation €120 Intermediate operation €250 Major operation €370	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Eligible prosthesis and appliances	Appliances €450	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Surgeons', anaesthetists' and physicians' fees for surgical operations	<i>Surgeon</i>	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Minor under local anaesthetic	€120		
Minor under general anaesthetic	€200		
Intermediate	€400		
Major	€700		
Physicians' fees for in-patient consultations	€75 per treatment	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans Physiotherapy administered during the period of stay in hospital	Up to €200 per year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Pregnancy and birth complications are limited to emergency caesarian section, miscarriage or stillbirth. This benefit is available to policyholders who have been insured on this policy for a minimum of 12 months	Up to €500 per year	Up to €2,500 per year	Up to €3,500 per year
Cancer Treatment - Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scan), consultant's fees and drugs for treatment received as an in-patient or day-patient	Up to €500 per course up to a maximum of two courses a year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Emergency Road Ambulance transport when medically necessary	Up to €800 per year	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Cash benefit for treatment received without charge in a local hospital			
Day-patient treatment	Up to €25 per episode	Up to €50 per episode	Up to €60 per episode
In-patient treatment	Up to €25 each night for up to 35 nights	Up to €40 each night for up to 35 nights	Up to €60 each night for up to 40nights
OUT-PATIENT TREATMENT			
Cancer treatment Oncology related charges, radiotherapy and chemotherapy (Including MRI, CT and PET scan), consultant's fees and drugs	Up to €500 per course up to a maximum of two courses a year	Up to €50,000 per year	Up to €100,000 per year
Out-patient services Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans	Up to €250 per year	Up to €1,200 per year	Up to €2,500 per year
Complimentary treatment Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture		Up to €250 per year	
Drugs and dressings prescribed by a specialist	No benefit	Up to €40 per year	Up to €105 per year
General Practitioner fees			Up to €150 per year
Mini-minor procedures performed by the General Practitioner	Up to €80 per year	Up to €100 per year	Up to €50 procedure Up to €50 clinic fees
Home Nursing following a major surgical procedure	Up to €40 a week for up to 5 weeks	Up to €40 a week for up to 5 weeks	Up to €280 per week for up to 15 weeks
Accidental damage to the teeth. Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth	No benefit	Up to €100 per year	Up to €700 per year
Funeral Expenses	No benefit	No benefit	Up to €1,200 per year
OVERALL MAXIMUM BENEFIT PER YEAR FOR EACH PERSON ON THE POLICY	UP TO €150,000 PER YEAR	UP TO €650,000 PER YEAR	UP TO €900,000 PER YEAR