

Health Insurance Coverage

Tables of Minimum Benefits

Table of Minimum Benefits for all applications submitted prior to 1st August 2024

Area of Cover: Malta

Overall Annual Policy Limit - € 30,000

In Patient and Day Cases	
Hospital accommodation, nursing, drugs and dressings	Full Refund
Operating theatre fees, drugs and dressings	Full Refund
Eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment	Full Refund
Surgeon and Anaesthetist charges	Full Refund
Physician charges for inpatient and day-patient treatment	Full Refund
Parent accommodation staying with child under 14 years of age	Full Refund
Specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full Refund
Psychiatric related charges for in-patient or day-patient treatment	Full Refund
Pregnancy and childbirth complications for treatment received as In-patient and day-patient	Full Refund
MRI, CT and PET scans	Full Refund
Cancer Treatment	
Radiotherapy, chemotherapy and oncology related drugs, consultant fees and tests	Full Refund
Specialist consultations, pathology, radiology, diagnostic procedures and physiotherapy	Full Refund
MRI, CT and PET scans	Full Refund
Outpatient	
Specialist consultations, pathology, radiology, diagnostic procedures and physiotherapy	€750
MRI, CT and PET scans	€1,000
Family Doctor	€125
Nursing at home	€300 weekly for up to 26 weeks
Prescribed drugs and dressings	€125
Other Benefits	
Emergency road ambulance	€300

Notes

- All limits shown above are annual limits.
- Payments relating to the above benefits that are specified as 'Full Refund' are subject to the 'fair and reasonable' (or equivalent proviso). Please refer to the respective definition in the policy document.

Table of Minimum Benefits for all new applications submitted from 1st August 2024

Area of Cover: Malta and other European countries

Overall Annual Policy Limit - € 100,000

In Patient and Day Cases	
Hospital accommodation, nursing, drugs and dressings	Full Refund
Operating theatre fees, drugs and dressings	Full Refund
Eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment	Full Refund
Surgeon and Anaesthetist charges	Full Refund
Physician charges for inpatient and day-patient treatment	Full Refund
Parent accommodation staying with child under 14 years of age	Full Refund
Specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full Refund
Psychiatric related charges for in-patient or day-patient treatment	Full Refund
Pregnancy and childbirth complications for treatment received as In-patient and day-patient	Full Refund
MRI, CT and PET scans	Full Refund
Cancer Treatment	
Radiotherapy, chemotherapy and oncology related drugs, consultant fees and tests	Full Refund
Specialist consultations, pathology, radiology, diagnostic procedures and physiotherapy	Full Refund
MRI, CT and PET scans	Full Refund
Outpatient	
Specialist consultations, pathology, radiology, diagnostic procedures and physiotherapy	€750
MRI, CT and PET scans	€1,000
Family Doctor	€125
Nursing at home	€300 weekly for up to 26 weeks
Prescribed drugs and dressings	€125
Other Benefits	
Emergency road ambulance	€300

Notes

- a. All limits shown above are annual limits.
- b. Payments relating to the above benefits that are specified as 'Full Refund' are subject to the 'fair and reasonable' (or equivalent proviso). Please refer to the respective definition in the policy document.

