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Flexible health insurance plans that work around you

Your Plans and Benefits

1 March 2010



AXA PPP healthcare

What You're Covered For

(See important notes on back page).

Please refer to the column showing the applicable to you and give other details out-patient benefits. For those options

benefits table applicable to your plan. Your latest membership statement will show which plan is which are relevant to you. The Value Option for each plan excludes certain benefits including most benefits 13 onwards are excluded and these are shown against a yellow background

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
Area of cover		Area 2 Worldwide excluding USA & Canada	Area 2 Worldwide excluding USA & Canada	Area 1 Worldwide
Overall annual maximum benefit	We will pay up to the maximum shown each year for each member.	€850,000	€600,000	€120,000
In-patient and daycare treatment				
1 Hospital charges (see note 1).	<p>a) Accommodation charges inclusive of routine nursing and special nursing when approved; drugs and dressings used for in-patient or daycare treatment for non-surgical and non-oncology related admissions.</p> <p>b) Operating theatre fees (including eligible appliances), recovery room fees, surgical drugs and dressings used for in-patient or daycare treatment. Limits are for each operation unless otherwise stated. <i>Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate (Inter), Major, Extra-Major and Complex.</i></p>		<p>Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere benefit will be limited to: In-patient: €165 per night. Daycare: €120 per day.</p> <p>Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere the following limits will apply per classification of operation: Minor: €190 Inter: €285 Major: €500 Extra Major: €600 Complex: €1100</p>	<p>In-patient: maximum five (5) nights per treatment up to €165 per night. Daycare: up to €120 per day</p> <p>The following limits will apply per classification of operation: Minor: €120 Inter: €250 Major: €320 Eligible prosthesis: €400</p>
2 Surgeons' and Anaesthetists' charges	<p>Surgeons' and Anaesthetists' charges for each operation unless otherwise stated. This includes pre and post-operative consultations while an in-patient or daycare patient. Related out-patient consultations are payable under benefit 15.</p> <p><i>Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate (Inter), Major, Extra-Major and Complex.</i></p>	Full settlement of fair and reasonable charges.	<p>Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere the following limits will apply per classification of operation: Minor (local): Surgeon: €110. Anaes't: €60 Minor (general): Surgeon: €200. Anaes't: €120 Intermediate: Surgeon: €400. Anaes't: €250 Major: Surgeon: €775. Anaes't: €300 Extra Major: Surgeon: €850. Anaes't: €400 Complex: Surgeon: €1200. Anaes't: €400</p>	<p>The following limits will apply per classification of operation: Minor (local): Surgeon: €110 Minor (general): Surgeon: €200. Anaes't: €120 Intermediate: Surgeon: €400. Anaes't: €250 Major: Surgeon: €700. Anaes't: €300</p>
3 Physicians' charges	Physicians' charges for in-patient and daycare treatment . This includes intensive care.		Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €65 per day.	Up to €65 per day for a maximum 6 days per treatment .
4 Specialist consultations, diagnostic procedures (except CT and MRI Scanning) and physiotherapy	<i>Out-patient consultations, diagnostic procedures and physiotherapy are payable under benefit 15 and/or 17 even if they are related to in-patient or daycare treatment either before admission or after discharge.</i>		Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €400 per year .	Up to €180 per year .

What You're Covered For (continued)

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
5 Additional accommodation	<p>a) Charges for one adult relative staying in the same hospital as a child member who is under 16 years of age. This is paid from the child's benefit.</p> <p>b) 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.</p> <p><i>These benefits are only available if treatment is eligible for payment</i></p>	Full settlement of fair and reasonable charges.	Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €40 per night	Up to €30 per night for a maximum 5 nights.
6 Cash benefit	Cash benefit for each night the member receives free treatment . We will pay this benefit only if the treatment the member receives would have been eligible for benefit privately under this policy .	€50 per night. We will pay for up to 60 nights a year .	€50 per night. We will pay for up to 40 nights a year .	€30 per night. We will pay for up to 40 nights a year .
7 Psychiatric Illness	<p>Charges for in-patient or daycare treatment of psychiatric illness given by a psychiatrist. Benefit is payable for treatment given by a psychotherapist or psychologist when under the control of a psychiatrist.</p> <p><i>This benefit is not eligible for cash benefit (Benefit 6).</i></p>	Full settlement of fair and reasonable charges up to a maximum of 28 days in a five-year period. Benefit will be payable ONLY if we give prior approval to treatment .	Full settlement of fair and reasonable charges up to a maximum of 28 days in a five-year period. Benefit is only payable when you have treatment in Malta . Benefit will be payable ONLY if we give prior approval to treatment .	No benefit
Other treatment				
8 Oncology	Radiotherapy, chemotherapy and oncology related tests (including MRI and CT scanning), drugs and specialist fees for treatment received as an in-patient, out-patient or daycare patient during a course of oncology treatment .	Full settlement of fair and reasonable charges.	Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere limited, per course, to €500 for specialist's fees and €500, per course, for radiotherapy, chemotherapy and oncology related tests and drugs. By course we mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per year .	Up to €500 per course. By course we mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per year .
9 CT and MRI Scanning for non-oncology related treatment	<p>Computerised tomography including magnetic resonance imaging (brain and body scanning) received</p> <p>a) as an in-patient or daycare patient only when referred by a specialist.</p> <p>b) as an out-patient only when referred by a specialist.</p>	Full settlement of fair and reasonable charges.	Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere benefit will be taken from the in-patient specialist consultation limits shown in benefit number 4.	<p>a) Benefit will be taken from the in-patient specialist consultation limits shown in benefit number 4.</p> <p>b) Benefit will be taken from out-patient specialist consultation limits shown in benefit number 15.</p>
10 Ambulance Transport (when medically essential)	This is to pay for a road ambulance for emergency transportation to or between hospitals or when the medical practitioner says it is medically essential.	Up to €4000 each year	Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €800 each year .	Up to €800 per year
11 Outside area of cover (when area limited to area 2 or area 3)	This is to cover emergency treatment , or treatment of a medical condition which arises suddenly whilst outside the member's area of cover .	Up to €60,000	No benefit	Not required for Area 1 cover.

What You're Covered For (continued)

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
12 International Emergency Medical Assistance	(See separate leaflet for terms and benefits).	Full settlement of fair and reasonable charges.	No benefit	No benefit
Out-Patient Treatment				
13 Out-patient surgical procedures	Surgical procedure received as an out-patient	Benefit is payable out of benefits 1 (b) & 2 above.	Benefit is payable out of benefits 1 (b) & 2 above.	Benefit is payable out of benefits 1 (b) & 2 above.
14 GP Charges and drugs & dressings	<p>a) General Practitioner charges for consultations.</p> <p>b) Prescription drugs and dressings.</p> <p>c) General Practitioner charges for minor surgery approved by us</p>	<p>a & b) Up to €250 each year</p> <p>c) Up to €100 each year</p>	<p>a & b) Up to €125 each year Drugs and dressings must be prescribed by a specialist and follow in-patient or daycare treatment.</p> <p>c) Up to €100 each year</p>	<p>a) Up to €60 each year</p> <p>b) No benefit</p> <p>c) Up to €60 each year</p>
15 Specialist consultations, GP secondary treatment and diagnostic procedures (other than MRI and CT scanning) and physiotherapy	<p>Specialists' charges for consultations and treatment, GP secondary treatment, diagnostic procedures (even if they are related to in-patient or daycare treatment) and physiotherapy treatment.</p> <p><i>Please note that all physiotherapy must follow referral by a GP or Specialist. When it is GP referred physiotherapy it is limited to 8 visits in a 5 week period</i></p>	<p>Full settlement of fair and reasonable charges.</p> <p>When physiotherapy is referred by a GP: Limited to €400 each year</p>	<p>Full settlement of fair and reasonable charges in Malta. Elsewhere up to €300 each year.</p>	<p>Up to €200 each year but an additional €300 during a period of 30 days prior to commencement of in-patient or daycare treatment and 30 days after the end of such treatment</p>
16 Alternative treatment	<p>Out-patient chiropractic treatment, acupuncture, homeopathy and osteopathy given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the treatment is given.</p> <p><i>Please note that all alternative treatment must follow referral by a GP or Specialist. When it is GP referred alternative treatment it is limited to 8 visits in a five week period</i></p>	<p>When referred by a GP: Benefit will be taken from the GP and drugs and dressings limit in benefit 14(a) and (b).</p>	<p>Up to €600 each year.</p> <p>Treatment for psychiatry must be given in Malta or the United Kingdom only.</p>	No benefit
17 Psychiatry	Out-patient treatment of psychiatric illness. Benefit is payable for treatment 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.	Up to €600 each year		Up to €180 each year
18 Accidental damage to natural teeth	Initial treatment given by a medical practitioner required immediately following accidental damage to natural teeth.	Up to €500 each year	Up to €500 each year .	No benefit
19 Nursing-at-home	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 .	<p>Full settlement of fair and reasonable charges up to 14 days for each medical condition each year.</p> <p>Additionally benefits are limited to €400 per week for a maximum 26 weeks immediately following a 14 day period as stated above.</p>	<p>Up to €1650 each year.</p> <p>After the first 7 days treatment for each medical condition benefit is limited to €50 per day subject to the overall maximum above.</p>	<p>Up to €1200 each year.</p> <p>After the first 7 days treatment for each medical condition benefit is limited to €50 per day subject to the overall maximum above.</p>

What You're Covered For (continued)

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
Additional Benefits 20 Routine maternity	Cash benefit for normal pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery. <i>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.</i>	Up to €250 per confinement	Up to €250 per confinement	No benefit
21 Health at Hand – +44 (0) 1737 815607 phone access to international health information service	Available for International and Private Hospital Plan members. You only pay for the call charge to access the entirely confidential 24 hours a day 365 days a year health information service which is staffed by UK registered nurses, midwives, pharmacists and counsellors. Health at Hand is split into the following clinics: <ul style="list-style-type: none"> • Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement. • Care and Counselling Clinic – stress, addiction, depression or bereavement. • Pills and Prescriptions Clinic – medicines, side effects and pain relief. • Travel Clinic – inoculations, taking children abroad and medical advice by country. • Healthy Living Clinic – exercise, diet, drinking, smoking and cholesterol control. • Men's Health Clinic – prostate issues, testicular cancer, impotence and fertility. • Women's Health Clinic – fertility, screenings, menopause and osteoporosis. Health at Hand does not take the place of your medical practitioner, nor does it diagnose or prescribe. Free fact sheets and leaflets on a wide range of medical issues, conditions and treatments can be sent on request.			No benefit
22 Airfares	A return airfare for a member receiving in-patient treatment in the United Kingdom involving a minimum stay in hospital of 8 nights providing a UK hospital we recommend is the hospital used.	Up to €400	No benefit	No benefit
23 Hotel accommodation	We will pay the cost of hotel accommodation for the member receiving cancer treatment in the United Kingdom for the duration of each course received as an out-patient. Benefit will only be payable when it is medically necessary for the member to remain in the UK for treatment and it would not be reasonable to expect the member to return to Malta between visits for treatment . By course we mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy.	Up to €125 per night	No benefit	No benefit
24 MMDNA nursing cover:	Available to all plans. Provided exclusively by MMDNA this provides the following nursing care: Midwifery: ante-natal and post-natal visits by a state-certified midwife. Nursing care: visits by a qualified nurse as prescribed by the member's GP to give treatment including blanket baths, prevention and treatment of bed sores, toe-nail cutting, injections, enemas, dressing of wounds, catheterisation and the care and treatment of diabetes. Services are provided free by MMDNA and will, whenever needed, include free sterile dressing packs and swabs, elastic net bandages and syringes other than to administer insulin. <i>MMDNA nursing benefits are governed by the Regulations for subscribers of MMDNA.</i>			

Optional Cover

The following Optional Cover is only applicable if stated as such in your latest membership statement.

What You're Covered For

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
1) Routine maternity group cover This option is only available for company paid groups with ten or more subscribers	<p>a) Normal pregnancy and childbirth including in-patient or out-patient antenatal and postnatal consultations and delivery.</p> <p>b) Where normal pregnancy and childbirth take place in a state hospital and no charges related to a) above, including tests, drugs or any other eligible benefit are incurred, the following benefit will be payable.</p> <p>Benefit is not payable for a confinement or expenditure incurred within 10 months of a member first being registered for this optional benefit.</p> <p><i>Please note that routine maternity does not include a specific obstetric procedure or complications of pregnancy by a medical condition.</i></p>	<p>a) Paid in full up to a maximum of €1000 per confinement.</p> <p>b) Up to €125 per confinement</p>	<p>a) Paid in full up to a maximum of €1000 per confinement.</p> <p>b) Up to €125 per confinement</p>	<p>a) Paid in full up to a maximum of €1000 per confinement.</p> <p>b) Up to €125 per confinement</p>
2) Preventive care	<p>a) Annual dental examination/routine eyesight testing by an optometrist</p> <p>b) Skin cancer screening</p> <p>c) Alternative or complementary treatment on referral by your GP. That is chiropractic, acupuncture, homeopathic or osteopathic treatment given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the treatment is given. This benefit is payable in addition to any similar benefit in your benefits table as applicable to your plan</p> <p>d) Prosthetic appliances not forming an integral part of a surgical procedure</p> <p><i>Please note that benefits (c) alternative or complementary treatment on referral of your GP and (d) provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of your agreement including clause 2.1</i></p>	<p>a) Up to €40</p> <p>b) Up to €40</p> <p>c) Up to €125</p> <p>d) 75% of the cost incurred up to a maximum of €250</p>	<p>a) Up to €40</p> <p>b) Up to €40</p> <p>c) Up to €125</p> <p>d) 75% of the cost incurred up to a maximum of €250</p>	<p>a) Up to €40</p> <p>b) Up to €40</p> <p>c) Up to €125</p> <p>d) 75% of the cost incurred up to a maximum of €250</p>
3) Preventive Care Plus (all the above Preventive Care benefits (a), (b), (c) and (d) PLUS benefits (e), (f), (g) and (h))	<p>e) Routine Cervical Cancer Screening; Routine mammography/ultrasound examination for a woman aged 45 years or over, annual prostate examination and PSA test for men aged 45 years or over</p> <p>f) Liver Function Tests and Lipid Profile Tests for members aged 40 years and over</p> <p>g) Bone densitometry for members aged 45 years or over</p> <p>h) Stress ECG for members aged 45 years or over</p> <p><i>Benefit (g) and (h) are not payable when incurred within the first twelve months of being registered for this optional benefit.</i></p>	<p>e) Up to €110</p> <p>f) Up to €50</p> <p>g) Up to €110 every two years</p> <p>h) Up to €145 every two years</p>	<p>e) Up to €110</p> <p>f) Up to €50</p> <p>g) Up to €110 every two years</p> <p>h) Up to €145 every two years</p>	<p>e) Up to €110</p> <p>f) Up to €50</p> <p>g) Up to €110 every two years</p> <p>h) Up to €145 every two years</p>

NOTES:

- 1 In Malta, hospitals used must be approved by us. In the UK the hospital must be listed in the Directory of Hospitals.**
- 2 These tables should be read in conjunction with your latest membership statement and agreement which, together with these tables, comprise your contract of insurance with us.**
- 3 Benefits apply to each member each policy year unless otherwise stated.**
- 4 All in-patient and daycare treatment must be pre-authorised by us.**

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