



Your Plans and Benefits Atlas Healthcare Standard Plans

April 2025



Supported by



What You're Covered For (See important notes on back page)

Please refer to the column showing the benefits table applicable to your plan. Your latest membership statement will show which plan is applicable to you and give other details which are relevant to you. Benefits apply to each member each policy year unless otherwise stated. The Value Option for each plan excludes certain benefits including most out-patient benefits. For those options the excluded benefits are shown against a yellow background.

Benefits		International plan	Private Hospital Plan	Private Clinic Plan
Area of Cover		Area 2 Worldwide excluding USA	Area 1 Worldwide	Area 1 Worldwide
Overall maximum annual benefit	We will pay up to the maximum shown each year for each member	€1,000,000	€750,000	€275,000
In-patient and daycare treatment - pre-authorisation required				
1 Hospital charges	<p>(a) Accommodation charges inclusive of routine nursing and special nursing when approved by us; drugs, dressings and supplements 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</p> <p>Category and level of complexity of operations is determined by our schedule of benefits as Minor, Intermediate, Major, Extra major and Complex</p> <p>In Malta and the UK, hospitals used must be approved by us.</p>	Full settlement of reasonable charges	<p>(a) Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere benefit will be limited to: In-patient: €250 per night Daycare: €140 per day</p> <p>(b) Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere the following limits will apply per classification of operation: Minor: €300 Intermediate: €520 Major: €1,500 Extra major: €1,750 Complex: €2,000 Eligible prosthesis: €600</p>	<p>(a) In-patient: 5 nights per treatment up to €195 per night. Daycare: up to €135 per day</p> <p>(b) The following limits will apply per classification of operation: Minor: €145 Intermediate: €270 Major: €400 Eligible prosthesis: €520</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 16. Category and level of complexity of operations is determined by our schedule of benefits as Minor, Intermediate, Major, Extra major and Complex</p>		<p>Full settlement of reasonable charges when you have treatment in supporting hospitals. Elsewhere the following limits will apply per classification of operation: Minor (local): €200 Minor (general): €360 Intermediate: €700 Major: €1,200 Extra major: €1,500 Complex: €1,700</p>	<p>The following limits will apply per classification of operation: Minor (local): Surgeon: €145 Minor (general): Surgeon: €225. Anaes't: €150 Intermediate: Surgeon: €425. Anaes't: €275 Major: Surgeon: €750. Anaes't: €350 Extra Major/Complex: Surgeon: €1,000. Anaes't: €400</p>

Benefits		International plan	Private Hospital Plan	Private Clinic Plan
3 Physicians' charges	Physicians' charges for in-patient and daycare treatment . This includes intensive care	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €100 per day	Up to €100 per day for a maximum of 6 days per treatment
4 Specialist consultations, diagnostic procedures (except PET, CT and MRI scanning) and physiotherapy	Out-patient consultations, diagnostic procedures and eligible therapies are payable under benefit 15 to 17 even if they are related to in-patient or daycare treatment either before admission or after discharge		Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €500 per year	Up to €325
5 Additional accommodation	<p>(a) Charges for one adult relative staying in the same hospital as a child member who is under 18 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>These benefits are only available if treatment is eligible for payment</p>	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €150 per night	Up to €60 per night for a maximum of 5 nights per treatment
6 Cash benefit	<p>Cash benefit</p> <p>(a) for each night the member receives free treatment</p> <p>(b) for daycare treatment related to an eligible surgical procedure where a member receives free treatment</p> <p>We will pay these benefits only if the treatment the member receives would have been eligible for benefit privately under this policy</p>	<p>(a) €50 per night. We will pay for up to 60 nights</p> <p>(b) €35 per surgical admission</p>	<p>(a) €50 per night. We will pay for up to 40 nights</p> <p>(b) €35 per surgical admission</p>	<p>(a) €30 per night. We will pay for up to 40 nights</p> <p>(b) €25 per surgical admission</p>
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>This benefit is not eligible for cash benefit (Benefit 6)</p>	Full settlement of reasonable charges up to a maximum of 35 days. Benefit will be payable ONLY if we give prior approval to treatment	Full settlement of reasonable charges up to a maximum of 30 days in Malta . Benefit will be payable ONLY if we give prior approval to treatment . Elsewhere up to €130 per day up to a maximum of 30 days	Up to €275 per night for a maximum of 5 nights
Other treatment				
8 Oncology	<p>(a) Hospital accommodation charges, radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and specialist fees for treatment received as in-patient, out-patient or daycare patient during a course of oncology treatment.</p> <p>(b) The cost of wigs needed during active treatment of cancer</p> <p>(c) Dedicated cancer care service</p> <p>(d) Palliative care</p> <p>Care to relieve symptoms of a medical condition that has been diagnosed as terminal.</p> <p>Benefit will only be payable when we give prior approval</p>	<p>(a) Full settlement of reasonable charges</p> <p>(b) Up to €190</p> <p>(c) Included</p> <p>(d) Full settlement of reasonable charges up to a maximum of 10 days</p>	<p>(a) Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere limited, to €4,000</p> <p>(b) Up to €190</p> <p>(c) Included</p> <p>(d) Full settlement of reasonable charges up to a maximum of 10 days in supporting hospitals in Malta</p>	<p>(a) Up to €1,000 per course but an additional €500 per year for outpatient oncology drugs and €250 per episode for oncology PET, MRI and CT scanning. 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</p> <p>(b) Up to €190</p> <p>(c) Included</p> <p>(d) Not available</p>

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
9 PET, MRI and CT scanning for non-oncology related treatment	Positron emission tomography, magnetic resonance imaging and computerised tomography (brain and body scanning) received (a) as an in-patient or daycare patient only when referred by a specialist (b) as an out-patient only when referred by a specialist	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €1,000	(a) Up to €250 per episode (b) Up to €200 per episode
10 Ambulance Transport	This is to pay for a road ambulance for emergency transport to, from or between hospitals when medical supervision is required while being transported	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €2,000	Up to €800
11 Outside area of cover when area limited to area 2	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 €80,000	Not required for Area 1 cover	Not required for Area 1 cover
12 International Emergency Medical Assistance	See Membership handbook for terms and benefits	Included in your plan	Not available	Not available
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 Family doctor charges and drugs and dressings	(a) Family doctor charges for consultations (b) Prescription drugs and dressings including vaccinations when part of a treatment plan (c) Family doctor charges for minor surgery approved by us	(a) Full settlement of reasonable charges (b) Up to €400 per year but an additional €400 during a period of 40 days prior to commencement of in-patient or daycare treatment and 40 days after the end of such treatment (c) Benefit is payable out of benefit 14 (a) above	(a) Full settlement of reasonable charges in Malta (b) Up to €400 per year drugs and dressings must be prescribed by a specialist and follow in-patient or daycare treatment (c) Up to €130 per episode	(a) Up to €100 (b) No benefit (c) Up to €100 per episode
15 Specialist consultations, family doctor secondary treatment and diagnostic procedures (other than PET, MRI and CT scanning), speech therapy, occupational therapy and physiotherapy	Specialists' charges for consultations and treatment , family doctor secondary treatment , diagnostic procedures (even if they are related to in-patient or daycare treatment), speech therapy, occupational therapy and physiotherapy. All physiotherapy must follow referral by a family doctor or specialist . When it is family doctor referred physiotherapy, it is limited to 8 visits in a 5 week period. Additional sessions require referral by a specialist . Benefit for speech therapy and occupational therapy must follow referral by a specialist and will only be payable when we give prior approval	Full settlement of reasonable charges	Full settlement of reasonable charges in Malta Elsewhere up to €500	Up to €250 per year but an additional €350 during a period of 40 days prior to commencement of in-patient or daycare treatment and 40 days after the end of such treatment
16 Pre-admission tests	Pre-operative tests carried out at hospital before your admission to check that you are fit to go through an operation and receive anaesthetic.			

Benefits		International plan	Private Hospital Plan	Private Clinic Plan
17 Alternative treatment	Out-patient chiropractic treatment , acupuncture, homeopathy, osteopathy and Chinese herbal medicine given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath, osteopath or Chinese herbal medicine practitioner where the treatment is given All alternative treatment must follow referral by a family doctor or specialist . When it is family doctor referred alternative treatment , it is limited to 8 visits in a five week period. Additional sessions require referral by a specialist	Full settlement of reasonable charges	Benefit is payable out of benefits 15 and 16	Benefit is payable out of benefits 15 and 16
18 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 €1,000	Up to €800	Up to €200
19 Dental treatment	(a) Initial treatment required immediately following accidental damage to natural teeth and given by a medical practitioner within 48 hours of the incident. (b) Treatment for the oral surgical procedures listed below: (i) replantation of teeth following eligible trauma; (ii) surgical removal of impacted/buried teeth; (iii) surgical removal of complicated buried roots; (iv) enucleation of cyst of jaw (not tooth related or of a dental origin).	(a) Up to €600 (b) Benefit is payable out of benefits 1 (b) & 2 above	(a) Up to €600 (b) Benefit is payable out of benefits 1 (b) & 2 above	(a) No benefit (b) Benefit is payable out of benefits 1 (b) & 2 above
20 Nursing-at-home	(a) Nursing at home when arranged by a specialist out of medical necessity for a member who needs a registered nurse following treatment (b) Inpatient rehabilitation immediately following acute treatment when arranged by a specialist Benefit will only be payable when we give prior approval	(a) Full settlement of reasonable charges up to 14 days for each medical condition per year After the first 14 days, €75 per day subject to a maximum of 26 weeks (b) Up to 28 days per year unless following severe central nervous system damage caused by external trauma when benefit would then be payable out of benefit 1 (a)	(a) Full settlement of reasonable charges for the first 10 days of treatment for each medical condition . After the first 10 days, €60 per day subject to a maximum of 26 weeks (b) Up to 28 days per year unless following severe central nervous system damage caused by external trauma when benefit would then be payable out of benefit 1 (a)	Full settlement of fair and reasonable charges up to the first 7 days and up to €50 per day for up to 120 days
21 Maternity cash benefit	Cash benefit for your pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery This benefit is payable following your 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 your pregnancy or confinement will be deducted from this benefit and if payment for complications of your pregnancy or confinement equals or exceeds this benefit, then this benefit will not be paid. Benefit is only payable if you have been insured by us under this policy for a continuous period of 10 months prior to your date of delivery.	Up to €750 per confinement	Up to €300 per confinement	No benefit
22 Complications of pregnancy and childbirth	(a) Treatment for medical conditions related to non-routine pregnancy and childbirth (b) Maternity case management	(a) and (b) included	(a) and (b) included	(a) and (b) included

Benefits		International plan	Private Hospital Plan	Private Clinic Plan
23 Expert health information telephone helpline +44 (0) 1892 556753 phone access to health information service	Available to all members . You only pay for the call charge to access the entirely confidential health information service. This service is available whenever you need to talk to a medical expert – not just when you need to claim. Get the latest information on vaccinations or health precautions before travelling. Check on symptoms that are worrying you . Understand the facts on a health condition. Or simply call for support and reassurance.	<ul style="list-style-type: none"> Nurses, midwives, pharmacists and counsellors are ready to talk to you. Nurses and counsellors are available 24/7. Midwives and pharmacists are available Monday to Friday from 08:00 to 20:00 GMT; Saturday and UK public holidays from 08:00 to 16:00 GMT; and Sunday 08:00 to 12:00 GMT Completely confidential and completely separate from our claims service. You can choose to remain anonymous with no record of your call. Or you can ask to make a note of your call in case you want to call again. This service can't diagnose medical conditions or prescribe medicine, but you can be given the latest information about specific illnesses and conditions, treatments and medicine, as well as guidance and support. 		
24 Airfares	Return airfares for a member receiving in-patient treatment in Europe involving a minimum stay in hospital of 8 nights providing that the hospital is listed in our directory of hospitals	Up to €450	No benefit	No benefit
25 Hotel accommodation	<p>We will pay the cost of hotel accommodation for:</p> <p>(a) the member receiving cancer treatment in Europe excluding Malta 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 chosen country in Europe for treatment and it would not be reasonable to expect the member to return to Malta between visits for treatment.</p> <p>By course we mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy</p> <p>(b) One relative or friend to stay near to the private hospital where the member is having treatment. The member must be having treatment covered by the plan and the purpose of the hotel stay must be to provide support to the member during the member's hospital treatment in Europe excluding Malta.</p>	<p>(a) Up to €125 per night. We will pay for up to 20 nights per year</p> <p>(b) Up to €125 per night. We will pay up to €500 per year</p>	No benefit	No benefit
26 Community Nursing Cover	<ul style="list-style-type: none"> Midwifery: one ante-natal and two post-natal visits by a state-certified midwife Nursing care: Visits by a qualified nurse as prescribed by the member's family doctor or specialist to give treatment (excluding sitting in service) including bed baths, prevention and treatment of bed sores, intramuscular and/ or subcutaneous injections, enemas, wound care, catheterisation and the treatment of diabetes. 	<p>Services are provided free by the service provider and will whenever needed, include free sterile dressing packs and swabs, elastic net bandages and syringes other than to administer insulin.</p> <p>Community nursing benefits are governed by regulations available on request. Cover is subject to a maximum of 24 weeks per medical condition.</p>		
27 Second Medical Opinion Service	This service gives you access to a comprehensive evaluation of your case and the provision of a written second opinion report on the medical condition and treatment plan by international expert specialists . If you choose to make use of this service, any treatment you receive will remain subject to the terms and limits of this policy .	Available	Available	Not available
28 24/7 GP telephone assistance	Telephone access to our GP service team	Available	Available	Available
29 24/7 Emergency pre-authorisation service	Telephone access to our pre-authorisation team for after office hours emergency hospitalisation assistance	Available	Available	Available

Benefits		International plan	Private Hospital Plan	Private Clinic Plan
30 External prostheses	<p>We will pay the cost of an external prosthesis needed following an accident or surgery for a medical condition. Benefit will only be payable if you had continuous cover with us before the accident or surgery happened that has led to the need for the prosthesis and all claims are made within 12 months of the amputation or removal of the body part. We will only pay this benefit once, regardless of how long you remain our member. Benefit will be payable ONLY if we give prior approval to treatment</p>	Up to €5,000 in your lifetime	Up to €5,000 in your lifetime	Up to €5,000 in your lifetime

Optional Cover

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

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) Pregnancy and childbirth including in-patient or out-patient ante-natal and post-natal consultations and delivery</p> <p>(b) Where 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>Routine maternity does not include a specific obstetric procedure or complications of pregnancy by a medical condition</p>	<p>(a) Paid in full up to a maximum of €1,000 per confinement</p> <p>(b) Up to €125 per confinement</p>	<p>(a) Paid in full up to a maximum of €1,000 per confinement</p> <p>(b) Up to €125 per confinement</p>	<p>(a) Paid in full up to a maximum of €1,000 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 family doctor. That is chiropractic, acupuncture, homeopathic or osteopathic treatment referred by your family doctor and 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>(e) Outpatient clinic fee</p> <p>Benefits (c) alternative or complementary treatment on referral by your family doctor and (d) provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of your agreement including Section 2 Benefits we pay for</p>	<p>(a) Up to €60</p> <p>(b) Up to €60</p> <p>(c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250</p> <p>(e) Up to €8 per visit</p>	<p>(a) Up to €60</p> <p>(b) Up to €60</p> <p>(c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250</p> <p>(e) Up to €8 per visit</p>	<p>(a) Up to €60</p> <p>(b) Up to €60</p> <p>(c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250</p> <p>(e) Up to €8 per visit</p>

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
3) Preventive Care Plus (all the above Preventive Care benefits (a), (b), (c), (d) and (e) PLUS benefits (f), (g), (h) and (i))	(f) Routine cervical cancer screening including consultation fee; routine mammography and/or breast ultrasound examination for a woman aged 40 years or over, annual prostate examination, prostate ultrasound and prostate specific antigen test for men aged 40 years or over	(f) Up to €170	(f) Up to €170	(f) Up to €170
	(g) Liver function test, lipid profile, complete blood count, fasting blood glucose test, urine analysis and family doctor consultation for routine test, for members aged 40 years or over as part of a preventive health check. When these tests are carried out as part of a regular monitoring programme for chronic non-pre-existing conditions, benefits are not payable when incurred within the first twelve months of being registered for this optional benefit.	(g) Up to €125	(g) Up to €125	(g) Up to €125
	(h) Bone densitometry including consultation for members aged 40 years or over	(h) Up to €125 every two years	(h) Up to €125 every two years	(h) Up to €125 every two years
	(i) Stress electrocardiogram (ECG) including consultation for members aged 40 years or over	(i) Up to €250 every two years	(i) Up to €250 every two years	(i) Up to €250 every two years
	Benefits (h) and (i) are not payable when incurred within the first twelve months of being registered for this optional benefit.			

This benefits table should be read in conjunction with your latest membership statement and handbook which, together with this table, comprise your contract of insurance with us.

Contact us:

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Claim forms may also be downloaded from our website. Calls may be recorded and/or monitored for quality assurance, training and as a record of our conversation



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