



# 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 <b>year</b> for each <b>member</b>	€1,000,000	€750,000	€275,000
In-patient and daycare treatment - pre-authorisation required				
1 <b>Hospital</b> charges	<p>(a) Accommodation charges inclusive of routine nursing and special nursing when approved by <b>us</b>; drugs, dressings and supplements used for in-patient or daycare <b>treatment</b> 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 <b>treatment</b> Limits are for each operation unless otherwise stated</p> <p>Category and level of complexity of operations is determined by <b>our schedule of benefits</b> as Minor, Intermediate, Major, Extra major and Complex</p> <p>In <b>Malta</b> and the <b>UK</b>, <b>hospitals</b> used must be approved by <b>us</b>.</p>	Full settlement of reasonable charges	<p>(a) Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b>. Elsewhere benefit will be limited to: In-patient: €250 per night Daycare: €140 per day</p> <p>(b) Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b>. 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 <b>treatment</b> 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 <b>our schedule of benefits</b> as Minor, Intermediate, Major, Extra major and Complex</p>		<p>Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b>. 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 <b>treatment</b> . This includes intensive care	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €100 per day	Up to €100 per day for a maximum of 6 days per <b>treatment</b>
4 <b>Specialist</b> 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 <b>treatment</b> either before admission or after discharge		Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €500 per <b>year</b>	Up to €325
5 Additional accommodation	<p>(a) Charges for one adult relative staying in the same <b>hospital</b> as a child <b>member</b> 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 <b>hospital</b> with his or her nursing mother who is herself a <b>member</b>. This is payable from the mother's benefit</p> <p>These benefits are only available if <b>treatment</b> is eligible for payment</p>	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €150 per night	Up to €60 per night for a maximum of 5 nights per <b>treatment</b>
6 Cash benefit	<p>Cash benefit</p> <p>(a) for each night the <b>member</b> receives free <b>treatment</b></p> <p>(b) for daycare <b>treatment</b> related to an eligible <b>surgical</b> procedure where a <b>member</b> receives free <b>treatment</b></p> <p><b>We</b> will pay these benefits only if the <b>treatment</b> the <b>member</b> receives would have been eligible for benefit privately under this <b>policy</b></p>	<p>(a) €50 per night. <b>We</b> will pay for up to 60 nights</p> <p>(b) €35 per surgical admission</p>	<p>(a) €50 per night. <b>We</b> will pay for up to 40 nights</p> <p>(b) €35 per surgical admission</p>	<p>(a) €30 per night. <b>We</b> 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 <b>treatment</b> of psychiatric illness given by a psychiatrist. Benefit is payable for <b>treatment</b> 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 <b>treatment</b>	Full settlement of reasonable charges up to a maximum of 30 days in <b>Malta</b> . Benefit will be payable ONLY if we give prior approval to <b>treatment</b> . Elsewhere up to €130 per day up to a maximum of 30 days	Up to €275 per night for a maximum of 5 nights
<b>Other treatment</b>				
8 Oncology	<p>(a) Hospital accommodation charges, radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and specialist fees for <b>treatment</b> received as in-patient, out-patient or daycare patient during a course of oncology <b>treatment</b>.</p> <p>(b) The cost of wigs needed during active <b>treatment</b> of cancer</p> <p>(c) Dedicated cancer care service</p> <p>(d) Palliative care</p> <p>Care to relieve symptoms of a <b>medical condition</b> that has been diagnosed as terminal.</p> <p>Benefit will only be payable when <b>we</b> 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 <b>treatment in supporting hospitals in Malta</b>. 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 <b>supporting hospitals in Malta</b></p>	<p>(a) Up to €1,000 per course but an additional €500 per <b>year</b> 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 <b>year</b></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 <b>treatment</b>	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 <b>specialist</b> (b) as an out-patient only when referred by a <b>specialist</b>	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . 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 <b>hospitals</b> when medical supervision is required while being transported	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €2,000	Up to €800
11 Outside <b>area of cover</b> when <b>area</b> limited to <b>area 2</b>	This is to cover emergency <b>treatment</b> , or <b>treatment</b> of a <b>medical condition</b> which arises suddenly whilst outside the <b>member's area of cover</b>	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 <b>your plan</b>	Not available	Not available
Out-Patient treatment				
13 Out-patient <b>surgical procedures</b>	<b>Surgical procedure</b> 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 <b>Family doctor</b> charges and drugs and dressings	(a) <b>Family doctor</b> charges for consultations	(a) Full settlement of reasonable charges	(a) Full settlement of reasonable charges in <b>Malta</b>	(a) Up to €100
	(b) <b>Prescription</b> drugs and dressings including vaccinations when part of a <b>treatment</b> plan	(b) Up to €400 per <b>year</b> but an additional €400 during a period of 40 days prior to commencement of in-patient or daycare <b>treatment</b> and 40 days after the end of such <b>treatment</b>	(b) Up to €400 per <b>year</b> drugs and dressings must be prescribed by a <b>specialist</b> and follow in-patient or daycare <b>treatment</b>	(b) No benefit
	(c) <b>Family doctor</b> charges for minor surgery approved by <b>us</b>	(c) Benefit is payable out of benefit 14 (a) above	(c) Up to €130 per episode	(c) Up to €100 per episode
15 <b>Specialist</b> consultations, <b>family doctor secondary treatment</b> and diagnostic procedures (other than PET, MRI and CT scanning), speech therapy, occupational therapy and physiotherapy	<b>Specialists'</b> charges for consultations and <b>treatment</b> , <b>family doctor secondary treatment</b> , diagnostic procedures (even if they are related to in-patient or daycare <b>treatment</b> ), speech therapy, occupational therapy and physiotherapy. All physiotherapy must follow referral by a <b>family doctor</b> or <b>specialist</b> . When it is <b>family doctor</b> referred physiotherapy, it is limited to 8 visits in a 5 week period. Additional sessions require referral by a <b>specialist</b> . Benefit for speech therapy and occupational therapy must follow referral by a <b>specialist</b> and will only be payable when <b>we</b> give prior approval	Full settlement of reasonable charges	Full settlement of reasonable charges in <b>Malta</b> Elsewhere up to €500	Up to €250 per <b>year</b> but an additional €350 during a period of 40 days prior to commencement of in-patient or daycare <b>treatment</b> and 40 days after the end of such <b>treatment</b>
16 Pre-admission tests	Pre-operative tests carried out at <b>hospital</b> before <b>your</b> admission to check that <b>you</b> are fit to go through an operation and receive anaesthetic.			



Benefits		International plan	Private Hospital Plan	Private Clinic Plan
17 Alternative <b>treatment</b>	Out-patient chiropractic <b>treatment</b> , 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 <b>treatment</b> is given All alternative treatment must follow referral by a <b>family doctor</b> or <b>specialist</b> . When it is <b>family doctor</b> referred alternative <b>treatment</b> , it is limited to 8 visits in a five week period. Additional sessions require referral by a <b>specialist</b>	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 <b>treatment</b> of psychiatric illness Benefit is payable for <b>treatment</b> given by a psychiatrist or by a psychotherapist or psychologist when under the control of a psychiatrist. Benefit will only be payable when <b>we</b> give prior approval	Up to €1,000	Up to €800	Up to €200
19 Dental <b>treatment</b>	(a) Initial <b>treatment</b> required immediately following accidental damage to natural teeth and given by a <b>medical practitioner</b> within 48 hours of the incident. (b) <b>Treatment</b> for the oral <b>surgical</b> 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 <b>specialist</b> out of medical necessity for a <b>member</b> who needs a registered nurse following <b>treatment</b>  (b) Inpatient rehabilitation immediately following acute <b>treatment</b> when arranged by a <b>specialist</b> Benefit will only be payable when <b>we</b> give prior approval	(a) Full settlement of reasonable charges up to 14 days for each <b>medical condition</b> per <b>year</b> After the first 14 days, €75 per day subject to a maximum of 26 weeks  (b) Up to 28 days per <b>year</b> 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 <b>treatment</b> for each <b>medical condition</b> . After the first 10 days, €60 per day subject to a maximum of 26 weeks  (b) Up to 28 days per <b>year</b> 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 <b>your</b> pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery This benefit is payable following <b>your</b> 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 <b>your</b> pregnancy or confinement will be deducted from this benefit and if payment for complications of <b>your</b> pregnancy or confinement equals or exceeds this benefit, then this benefit will not be paid. Benefit is only payable if <b>you</b> have been insured by us under this <b>policy</b> for a continuous period of 10 months prior to <b>your</b> date of delivery.	Up to €750 per confinement	Up to €300 per confinement	No benefit
22 Complications of pregnancy and childbirth	(a) <b>Treatment</b> for <b>medical conditions</b> 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 <b>members</b> . <b>You</b> 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 <b>you</b> . Understand the facts on a health condition. Or simply call for support and reassurance.	<ul style="list-style-type: none"> <li>Nurses, midwives, pharmacists and counsellors are ready to talk to <b>you</b>. 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</li> <li>Completely confidential and completely separate from <b>our</b> claims service. <b>You</b> can choose to remain anonymous with no record of <b>your</b> call. Or <b>you</b> can ask to make a note of <b>your</b> call in case <b>you</b> want to call again. This service can't diagnose <b>medical conditions</b> or prescribe medicine, but <b>you</b> can be given the latest information about specific illnesses and conditions, <b>treatments</b> and medicine, as well as guidance and support.</li> </ul>		
24 Airfares	Return airfares for a <b>member</b> receiving in-patient <b>treatment</b> in Europe involving a minimum stay in <b>hospital</b> of 8 nights providing that the <b>hospital</b> is listed in <b>our directory of hospitals</b>	Up to €450	No benefit	No benefit
25 Hotel accommodation	<p><b>We</b> will pay the cost of hotel accommodation for:</p> <p>(a) the <b>member</b> receiving cancer <b>treatment</b> in Europe excluding <b>Malta</b> for the duration of each course received as an out-patient. Benefit will only be payable when it is medically necessary for the <b>member</b> to remain in the chosen country in Europe for <b>treatment</b> and it would not be reasonable to expect the <b>member</b> to return to <b>Malta</b> between visits for <b>treatment</b>.</p> <p>By course <b>we</b> 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 <b>hospital</b> where the <b>member</b> is having <b>treatment</b>. The <b>member</b> must be having <b>treatment</b> covered by the <b>plan</b> and the purpose of the hotel stay must be to provide support to the <b>member</b> during the <b>member's hospital treatment</b> in Europe excluding <b>Malta</b>.</p>	<p>(a) Up to €125 per night. <b>We</b> will pay for up to 20 nights per <b>year</b></p> <p>(b) Up to €125 per night. <b>We</b> will pay up to €500 per <b>year</b></p>	No benefit	No benefit
26 Community Nursing Cover	<ul style="list-style-type: none"> <li>Midwifery: one ante-natal and two post-natal visits by a state-certified midwife</li> <li>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.</li> </ul>	<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 <b>you</b> access to a comprehensive evaluation of <b>your</b> case and the provision of a written second opinion report on the <b>medical condition</b> and <b>treatment</b> plan by international expert <b>specialists</b> . If <b>you</b> choose to make use of this service, any <b>treatment</b> <b>you</b> receive will remain subject to the terms and limits of this <b>policy</b> .	Available	Available	Not available
28 24/7 GP telephone assistance	Telephone access to <b>our</b> GP service team	Available	Available	Available
29 24/7 Emergency pre-authorisation service	Telephone access to <b>our</b> 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	<b>We</b> will pay the cost of an external prosthesis needed following an accident or surgery for a <b>medical condition</b> . Benefit will only be payable if <b>you</b> had continuous cover with <b>us</b> 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. <b>We</b> will only pay this benefit once, regardless of how long <b>you</b> remain <b>our member</b> . Benefit will be payable ONLY if <b>we</b> give prior approval to <b>treatment</b>	Up to €5,000 in <b>your lifetime</b>	Up to €5,000 in <b>your lifetime</b>	Up to €5,000 in <b>your lifetime</b>

## 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 <b>company</b> paid groups with ten or more <b>subscribers</b>	<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 <b>member</b> first being registered for this optional benefit</p> <p>Routine maternity does not include a specific obstetric procedure or complications of pregnancy by a <b>medical condition</b></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 <b>treatment</b> on referral by <b>your family doctor</b>. That is chiropractic, acupuncture, homeopathic or osteopathic <b>treatment</b> referred by <b>your family doctor</b> and given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the <b>treatment</b> is given. This benefit is payable in addition to any similar benefit in <b>your benefits table</b> as applicable to <b>your plan</b></p> <p>(d) Prosthetic appliances not forming an integral part of a <b>surgical procedure</b></p> <p>(e) Outpatient clinic fee</p> <p>Benefits (c) alternative or complementary <b>treatment</b> on referral by <b>your family doctor</b> and (d) provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of your agreement including Section 2 Benefits <b>we</b> 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>

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 <b>family doctor</b> consultation for routine test, for <b>members</b> 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 <b>members</b> aged 40 years or over	(h) Up to €125 every two <b>years</b>	(h) Up to €125 every two <b>years</b>	(h) Up to €125 every two <b>years</b>
	(i) Stress electrocardiogram (ECG) including consultation for <b>members</b> aged 40 years or over	(i) Up to €250 every two <b>years</b>	(i) Up to €250 every two <b>years</b>	(i) Up to €250 every two <b>years</b>
	Benefits (h) and (i) are not payable when incurred within the first twelve months of being registered for this optional benefit.			



These tables should be read in conjunction with your latest membership statement and handbook which, together with these tables, 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  
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