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## You watch over them, we watch over you

Your Plans and Benefits – Malta Range

1 July 2015



## 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>	€900,000	€700,000	€250,000
<b>In-patient and daycare treatment – pre-authorisation required</b>				
1 Hospital charges	<p>(a) Accommodation charges inclusive of routine nursing and special nursing when approved; drugs and dressings 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 <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> <i>In Malta and the UK, hospitals used must be approved by us.</i></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: €175 per night Daycare: €120 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: €190 Inter: €285 Major: €500 Extra major: €600 Complex: €1100</p>	<p>(a) In-patient: maximum five (5) nights per treatment up to €175 per night. Daycare: up to €120 per day</p> <p>(b) The following limits will apply per classification of operation: Minor: €130 Inter: €250 Major: €375 Eligible prosthesis: €450</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 <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 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 (local): Surgeon: €120. 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: €120 Minor (general): Surgeon: €200. Anaes't: €120 Intermediate: Surgeon: €400. Anaes't: €250 Major: Surgeon: €700. Anaes't: €300</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</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €65 per day	Up to €70 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 physiotherapy are payable under benefit 15 and/or 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</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €400 per year	Up to €250 per year
5 Additional accommodation	(a) Charges for one adult relative staying in the same <b>hospital</b> as a child <b>member</b> who is under 16 years of age. This is paid from the child's benefit (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 <i>These benefits are only available if <b>treatment</b> is eligible for payment</i>	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 €40 per night	Up to €35 per night for a maximum of 5 nights
6 Cash benefit	Cash benefit (a) for each night the <b>member</b> receives free <b>treatment</b>  (b) for daycare <b>treatment</b> related to an eligible surgical procedure where a <b>member</b> receives free <b>treatment</b>  <i>We 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></i>	(a) €50 per night. <b>We</b> will pay for up to 60 nights per year  (b) €35 per surgical admission	(a) €50 per night. <b>We</b> will pay for up to 40 nights per year  (b) €35 per surgical admission	(a) €30 per night. <b>We</b> will pay for up to 40 nights per year  (b) €25 per surgical admission
7 Psychiatric Illness	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  <i>This benefit is not eligible for cash benefit (Benefit 6)</i>	Full settlement of reasonable charges up to a maximum of 28 days in a five-year period Benefit will be payable <b>ONLY</b> if <b>we</b> give prior approval to <b>treatment</b>	Full settlement of reasonable charges up to a maximum of 28 days in a five-year period. Benefit is only payable when <b>you</b> have <b>treatment</b> in <b>Malta</b> Benefit will be payable <b>ONLY</b> if <b>we</b> give prior approval to <b>treatment</b>	Up to €175 per night for a maximum of 5 nights
<b>Other treatment</b>				
8 Oncology	Radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and specialist fees for <b>treatment</b> received as an in-patient, out-patient or daycare patient during a course of oncology <b>treatment</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 limited, per course, to €500 for <b>specialist's</b> fees and €500 per course, for radiotherapy, chemotherapy and oncology related tests and drugs. By course <b>we</b> 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 <b>we</b> 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

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 <b>specialist</b> <i>Benefit will only be payable when we give prior approval</i>	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 benefit will be taken from the in-patient <b>specialist</b> consultation limits shown in benefit number 4	(a) Up to €200 per year  (b) Benefit will be taken from out-patient <b>specialist</b> consultation limits shown in benefit number 15
10 Ambulance Transport (when medically essential)	This is to pay for a road ambulance for emergency transportation to or between <b>hospitals</b> or when the <b>medical practitioner</b> says it is medically essential	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 €800 per year	Up to €800 per year
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 €75,000 per year	Not required for Area 1 cover	Not required for Area 1 cover
12 International Emergency Medical Assistance	<i>See separate leaflet for terms and benefits</i>	Included in <b>your plan</b>	Not available	Not available
<b>Out-Patient treatment</b>				
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 <b>Family doctor</b> charges and drugs and dressings	(a) <b>Family doctor</b> charges for consultations (b) <b>Prescription</b> drugs and dressings  (c) <b>Family doctor</b> charges for minor surgery approved by <b>us</b>	(a & b) Up to €300 per year  (c) Up to €100 per episode	(a & b) Up to €150 per year Drugs and dressings must be prescribed by a <b>specialist</b> and follow in-patient or daycare <b>treatment</b> (c) Up to €100 per episode	(a) Up to €80 per year (b) No benefit  (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) and physiotherapy	<b>Specialists'</b> charges for consultations and <b>treatment, family doctor secondary treatment</b> , diagnostic procedures (even if they are related to in-patient or daycare <b>treatment</b> ) and physiotherapy <b>treatment</b> <i>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</i>	Full settlement of reasonable charges	Full settlement of reasonable charges in <b>Malta</b> Elsewhere up to €300 per year	Up to €200 per year but an additional €300 during a period of 30 days prior to commencement of in-patient or daycare <b>treatment</b> and 30 days after the end of such <b>treatment</b>
16 Alternative <b>treatment</b>	Out-patient chiropractic <b>treatment</b> , acupuncture, homeopathy and osteopathy given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the <b>treatment</b> is given <i>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 treatment it is limited to 8 visits in a five week period</i>	Full settlement of reasonable charges	Full settlement of reasonable charges in <b>Malta</b> Elsewhere up to €300 per year	Benefit is payable out of €200 limit for benefit 15 above
17 Psychiatry	Out-patient <b>treatment</b> of psychiatric illness <i>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 we give prior approval</i>	Up to €750 per year	Up to €600 per year	Up to €180 per year
18 Accidental damage to natural teeth	Initial <b>treatment</b> given by a <b>medical practitioner</b> required immediately following accidental damage to natural teeth	Up to €500 per year	Up to €500 per year	No benefit

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
19 Nursing-at-home	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> <i>Benefit will only be payable when we give prior approval</i>	Full settlement of reasonable charges up to 14 days for each <b>medical condition per year</b> Additionally benefits are limited to €400 per week for a maximum of 26 weeks immediately following a 14 day period as stated above	Up to €1650 per <b>year</b> . After the first 7 days of <b>treatment</b> for each <b>medical condition</b> benefit is limited to €50 per day subject to the overall maximum above	Up to €1200 per <b>year</b> . After the first 7 days of <b>treatment</b> for each <b>medical condition</b> benefit is limited to €50 per day subject to the overall maximum above
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</i> <i>Benefit is only payable if a member has been insured by us under this policy for a continuous period of 10 months prior to the date of delivery and is only payable once even if both parents are insured</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 to all 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"> <li>Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement</li> <li>Care and Counselling Clinic – stress, addiction, depression or bereavement</li> </ul>	<ul style="list-style-type: none"> <li>Pills and Prescriptions Clinic – medicines, side effects and pain relief</li> <li>Travel Clinic – inoculations, taking children abroad and medical advice by country</li> <li>Healthy Living Clinic – exercise, diet, drinking, smoking and cholesterol control</li> <li>Men’s Health Clinic – prostate issues, testicular cancer, impotence and fertility</li> <li>Women’s Health Clinic – fertility, screenings, menopause and osteoporosis</li> </ul> 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		
22 Airfares	A return airfare for a <b>member</b> receiving in-patient <b>treatment</b> in the <b>United Kingdom</b> involving a minimum stay in <b>hospital</b> of 8 nights providing a <b>UK hospital</b> we recommend is the <b>hospital</b> used	Up to €400	No benefit	No benefit
23 Hotel accommodation	<b>We</b> will pay the cost of hotel accommodation for the <b>member</b> receiving cancer <b>treatment</b> in the <b>United Kingdom</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 <b>UK</b> for <b>treatment</b> and it would not be reasonable to expect the <b>member</b> to return to <b>Malta</b> between <b>visits for treatment</b> By course <b>we</b> 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 (Malta Memorial District Nursing Association) nursing cover	Provided exclusively by MMDNA this provides the following nursing care: <ul style="list-style-type: none"> <li>Midwifery: ante-natal and post-natal visits by a state-certified midwife.</li> <li>Nursing care: visits by a qualified nurse as prescribed by</li> </ul>	the member’s family doctor 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 MMDNA nursing benefits are governed by the Regulations for subscribers of MMDNA		

## 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 <i>This option is only available for company paid groups with ten or more subscribers</i>	<p>(a) Normal pregnancy and childbirth including in-patient or out-patient ante-natal and post-natal 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><i>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</i></p> <p><i>Routine maternity does not include a specific obstetric procedure or complications of pregnancy by a <b>medical condition</b></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 <b>treatment</b> on referral by your <b>family doctor</b>. That is chiropractic, acupuncture, homeopathic or osteopathic <b>treatment</b> 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 your <b>benefits table</b> as applicable to <b>your plan</b></p> <p>(d) Prosthetic appliances not forming an integral part of a surgical procedure</p> <p><i>Benefits (c) alternative or complementary treatment on referral by <b>your family doctor</b> and (d) provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of <b>your agreement</b> including Section 2 Benefits we pay for</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/ breast ultrasound examination for a woman aged 45 years or over, annual prostate examination and prostate specific antigen test for men aged 45 years or over</p> <p>(f) Liver function tests, lipid profile, complete blood count, glucose tolerance test and urine analysis for members aged 40 years or 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>Benefits (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 €110</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 €110</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 €110</p> <p>(g) Up to €110 every two years</p> <p>(h) Up to €145 every two years</p>



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.

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