



You watch over them, we watch over you

Your Plans and Benefits – Malta Range

April 2018



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.

02_03

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	€900,000	€700,000	€250,000
In-patient and daycare treatment – pre-authorisation required				
1 Hospital charges	<p>(a) Accommodation charges inclusive of routine nursing and special nursing when approved; 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, 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 you have treatment in supporting hospitals in Malta. Elsewhere benefit will be limited to: In-patient: €175 per night Daycare: €120 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: €190 Intermediate: €285 Major: €500 Extra major: €600 Complex: €1100</p>	<p>(a) In-patient: 5 nights per treatment up to €185 per night. Daycare: up to €130 per day</p> <p>(b) The following limits will apply per classification of operation: Minor: €135 Intermediate: €260 Major: €380 Eligible prosthesis: €500</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, Major, Extra major and Complex</i></p>		<p>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 (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: €125 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 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 €65 per day	Up to €75 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 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		Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €400 per year	Up to €300 per year
5 Additional accommodation	(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 (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 <i>These benefits are only available if treatment is eligible for payment</i>	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €40 per night	Up to €40 per night for a maximum of 5 nights per treatment
6 Cash benefit	Cash benefit (a) for each night the member receives free treatment (b) for daycare treatment related to an eligible surgical procedure where a member receives free treatment <i>We will pay these benefits only if the treatment the member receives would have been eligible for benefit privately under this policy</i>	(a) €50 per night. We will pay for up to 60 nights per year (b) €35 per surgical admission	(a) €50 per night. We will pay for up to 40 nights per year (b) €35 per surgical admission	(a) €30 per night. We will pay for up to 40 nights per year (b) €25 per surgical admission
7 Psychiatric Illness	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 <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 ONLY if we give prior approval to treatment	Full settlement of 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	Up to €250 per night for a maximum of 5 nights
Other treatment				
8 Oncology	Radiotherapy, chemotherapy and oncology related tests (including PET, 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 reasonable charges	Full settlement of 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

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 <i>Benefit will only be payable when we give prior approval</i>	Full settlement of reasonable charges	Full settlement of 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	(a) Up to €200 per year (b) Up to €200 per year
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	Full settlement of reasonable charges	Full settlement of reasonable charges when you have treatment in supporting hospitals in Malta . Elsewhere up to €800 per year	Up to €800 per year
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 €75,000 per year	Not required for Area 1 cover	Not required for Area 1 cover
12 International Emergency Medical Assistance	See <i>separate leaflet for terms and benefits</i>	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 (c) Family doctor charges for minor surgery approved by us	(a & b) Up to €350 per year (c) Up to €100 per episode	(a & b) Up to €300 per year drugs and dressings must be prescribed by a specialist and follow in-patient or daycare treatment (c) Up to €100 per episode	(a) Up to €100 per year (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) 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) and physiotherapy treatment <i>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</i>	Full settlement of reasonable charges	Full settlement of reasonable charges in Malta Elsewhere up to €300 per year	Up to €250 per year but an additional €350 during a period of 30 days prior to commencement of in-patient or daycare treatment and 30 days after the end of such treatment
16 Alternative treatment	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 <i>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</i>	Full settlement of reasonable charges	Full settlement of reasonable charges in Malta Elsewhere up to €300 per year	Benefit is payable out of €250 limit for benefit 15 above
17 Psychiatry	Out-patient treatment of psychiatric illness <i>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</i>	Up to €750 per year	Up to €600 per year	Up to €200 per 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 per year	Up to €500 per year	No benefit
19 Nursing-at-home	Nursing at home when arranged by a specialist out of medical necessity for a member who needs a registered nurse following treatment <i>Benefit will only be payable when we give prior approval</i>	Full settlement of reasonable charges up to 14 days for each medical condition per year 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 year. After the first 7 days of treatment for each medical condition benefit is limited to €50 per day subject to the overall maximum above	Full settlement of fair and reasonable charges up to the first 7 days and up to €50 per day for up to 80 days

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
20 Routine maternity	<p>Cash benefit for pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery</p> <p><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></p> <p><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></p>	Up to €750 per confinement	Up to €250 per confinement	No benefit
21 Health at Hand – +44 (0) 1892 772578 phone access to international health information service	<p>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:</p> <ul style="list-style-type: none"> • Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement • Care and Counselling Clinic – stress, addiction, depression or bereavement 	<ul style="list-style-type: none"> • 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 <p>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</p>		
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	<p>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</p> <p>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</p> <p>By course we mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy</p>	Up to €125 per night	No benefit	No benefit
24 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. 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 (‘free items’). Community nursing benefits are governed by regulations available on request		
25 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

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) 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><i>Benefit is not payable for a confinement or expenditure incurred within 10 months of a member 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 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 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><i>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</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, fasting blood glucose 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 €160</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 €160</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 €160</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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