



You watch over them, we watch over you

A summary of your cover options on our Malta plans
April 2018



Welcome

Why you should take out a private health insurance policy

As a private patient, you can:

- avoid waiting lists
- choose where to receive treatment
- choose who provides the treatment
- benefit from being treated in private facilities with a private room.

Why you should choose AXA PPP healthcare

AXA PPP healthcare is one of the largest and longest established medical insurers in the UK with over 75 years of experience, over 50 years internationally and more than 15 years' association with Atlas in Malta.

- Atlas Healthcare has an enviable reputation for offering a truly personal service to our members
- AXA PPP healthcare has a global network of hospitals giving the possibility of arranging for direct settlement of bills across the globe
- we provide quality support for Atlas Healthcare Insurance Agency, which represents the company in Malta
- we offer great additional benefits including:
 - a 24/7 claims emergency support service
 - a 24/7 local GP telephone assistance service
 - 24/7 access to Health at Hand, a UK health information service staffed by UK registered nurses, counsellors, midwives and pharmacists
 - community nursing cover
 - a second medical opinion service.

International Plan

This plan provides cover for in-patient and out-patient treatment worldwide (excluding USA, but now including Canada), with direct settlement facilities across the globe, international evacuation and repatriation cover and even covers emergency treatment in the USA, as long as your plan includes out of area cover.

Private Hospital Plan

This plan is designed to cover treatment carried out in local private hospitals, with a direct settlement service for supporting hospitals. It also includes limited international benefits as well as quality out-patient cover with full settlement for specialists' fees and diagnostics carried out in Malta.

Private Clinic Plan

This plan provides limited cover for treatment in private clinics and hospitals worldwide. It also includes out-patient cover, including family doctors' and specialists' fees, diagnostic tests, physiotherapy, as well as other additional benefits.



A summary of your cover options

Benefits shown against a yellow background are not available when you choose a Value Option.
Benefits apply to each member each policy year unless otherwise stated.

The three plans you can choose from:	International Plan	Private Hospital Plan	Private Clinic Plan
Area of Cover	Worldwide exc. USA (Area 2)	Worldwide (Area 1)	Worldwide (Area 1)
Overall maximum annual benefit	€900,000	€700,000	€250,000
In-patient & daycare – pre-authorisation required			
1. (a) Hospital accommodation, including approved routine and special nursing and non-surgical and non-oncology drugs and dressings (b) Theatre and recovery room fees (including eligible appliances) and surgical drugs and dressings (In Malta and the UK, hospitals used must be approved by us)	Full settlement of reasonable charges	Full settlement of reasonable charges in supporting hospitals in Malta Limits outside supporting hospitals are detailed in the Benefits Table	In-patient up to €185 per night up to 5 nights per treatment and daycare €130 per day
2. Surgeons' (S) and anaesthetists' (A) fees including pre- and post operative consultations. Related out-patient charges are paid under Benefit 15			Per treatment up to: (€) Minor 135 Intermediate 260 Major 380 Eligible appliances 500
3. Physicians' charges			Per treatment up to: (€) S A Minor (local) 125 N/A Minor (general) 200 120 Intermediate 400 250 Major 700 300
4. Specialist consultations, diagnostics and physiotherapy (except PET, MRI and CT scans)			Up to €75 per day for a maximum of 6 days per treatment
5. Charges for one parent staying with child member under 16 or charges for child staying with nursing mother			Up to €300
6. Cash benefit for free (a) in-patient treatment (b) daycare surgical treatment (psychiatric illness excluded)			Up to €40 per night for a maximum of 5 nights per treatment
7. Psychiatric illness			(a) €50 per night up to 60 nights (b) €35 per treatment
	Full settlement of reasonable charges for 28 days in a 5 year period	Full settlement of reasonable charges in Malta only for 28 days in a 5 year period	Up to €250 per night up to 5 nights per treatment
Other treatment			
8. Oncology related charges including PET, CT and MRI scans, specialist fees, tests and drugs	Full settlement of reasonable charges	Full settlement of reasonable charges in supporting hospitals in Malta. Limits outside supporting hospitals are detailed in the Benefits Table	Up to €500 per course of treatment
9. (a) In-patient non-oncology related PET, CT and MRI scanning (b) Out-patient non-oncology related PET, CT and MRI scanning (specialist referral and pre-authorisation required)			(a) Up to €200
10. Ambulance transport (when medically essential)			(b) Up to €200
11. Outside area of cover for emergency treatment only	Full settlement of reasonable charges	Up to €800	Up to €75,000
12. International Emergency Medical Assistance	Up to €75,000	Not required for this plan	Not required for this plan
	Included in your plan	Not available	Not available
Out-patient			
13. Out-patient surgical procedures	Payable out of benefits 1(b) & 2 above		
14. (a) Family doctor charges (b) Prescription drugs and dressings charges (c) Family doctor charges for minor surgery approved by us	(a) and (b) Up to €350 (c) Up to €100 per episode	(a) and (b) Up to €300 but out-patient drugs and dressings must follow in-patient or daycare treatment and be prescribed by a specialist (c) Up to €100 per episode	(a) Up to €100 (b) No benefit (c) Up to €100 per episode
15. Specialist consultations, family doctor secondary treatment, diagnostics (except PET, MRI and CT scans) and physiotherapy	Full settlement of reasonable charges	Full settlement of reasonable charges in Malta. Elsewhere limits are detailed in the benefits table	Up to €250 Additionally up to €350 for 30 days pre- and post in-patient or daycare treatment Counts towards €250 limit for benefit 15
16. Chiropractic, acupuncture, homeopathic treatment and osteopathy (must be family doctor or specialist referred)			Up to €200
17. Psychiatry (requires pre-authorisation)	Up to €750	Up to €600	Up to €200
18. Accidental damage to natural teeth (initial treatment)	Up to €500	Up to €500	Not available
19. Nursing at home by specialist arrangement (requires pre-authorisation)	Full settlement of reasonable charges for 14 days then up to €400 per week for 26 weeks	Up to €1,650 After the first 7 days up to €50 per day	Full settlement of fair and reasonable charges up to the first 7 days and up to €50 per day for up to 80 days
Additional benefits			
20. Routine maternity	€750 per confinement	€250 per confinement	Not available
21. Health at Hand – phone access to international health information service	Included in your plan	Included in your plan	Included in your plan
22. Airfare when an 8 night stay is required at specified UK hospitals	Up to €400	Not available	Not available
23. Hotel accommodation for out-patient oncology treatment in the UK	Up to €125 per night	Not available	Not available
24. Community Nursing Cover	Included in your plan		
25. Second Medical Opinion Service giving 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	Available	Available	Not available

The benefits table in this leaflet is only a summary of cover. For full details please ask for a copy of the full Benefits Table. For a full list of other membership terms please ask for a copy of the Membership Handbook.

Optional benefits

Routine Maternity for Groups

Benefits	Limit
Routine maternity group cover Benefit is only payable after 10 months of being registered for benefit	Up to €1000 per private confinement or €125 per confinement in a state hospital

Preventive Care

Benefits	Limit
(a) Annual dental check examination/routine eyesight testing by an optometrist	Up to €40
(b) Skin cancer screening	Up to €40
(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.	Up to €125
(d) Prosthetic appliances not forming an integral part of a surgical procedure	75% of the cost incurred up to a maximum of €250

Preventive Care Plus

Benefits	Limit
All the above preventive care benefits (a), (b), (c) and (d) PLUS benefits (e), (f), (g) and (h)	
(e) Routine cervical cancer screening; routine mammography/breast ultrasound examination for women aged 45 years or over, annual prostate examination and prostate specific antigen (PSA) test for men aged 45 years or over	Up to €160
(f) Liver function test, lipid profile, complete blood count, fasting blood glucose test and urine analysis for members aged 40 years or over	Up to €110
(g) Bone densitometry for members aged 45 years or over	Up to €110 every two years
(h) Stress electrocardiogram (ECG) for members aged 45 years or over	Up to €145 every two years
Benefits (g) & (h) are not payable when incurred within the first twelve months of being registered for this optional benefit. Benefits are per policy year unless otherwise stated.	

Health at Hand

Now available to all members.

As a member you will have access to our health information service, Health at Hand. All calls are made in complete confidence.

Supported by one of the largest electronic medical libraries in Europe, you can get free, immediate help and information 24 hours a day, 365 days a year. Although this award winning service isn't there to replace your doctor, it's reassuring to know you can pick up the phone and talk to a professional whenever you wish. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

This distinctive service is staffed by:

- UK registered nurses, midwives and pharmacists who have extensive experience
- counsellors who have at least five years post qualification experience and are specially chosen with the skills to handle issues confidentially over the telephone.

To make things easier when you call, Health at Hand is split into the following 'clinics':

- 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.

You never know unless you ask

Everyone is different and, if you have a different question to the ones listed, please phone us on **21 322 600**.

Will I need a medical examination to join AXA PPP healthcare?

No. In most cases we will however require details of your past medical history on the application form.

Private medical insurance normally covers only new medical conditions. Does this mean I won't be covered for any illnesses I have had in the past?

In the majority of cases, you will not be covered for medical conditions you've had in the past. However, please give us full details of any past medical conditions so that we can make a fair decision on your cover and advise you of any specific exclusions. This process is called medical underwriting.

Am I covered immediately?

Once we have processed your application form and premium, we will send confirmation of cover together with your membership statement and a handbook giving full information in plain language on how to claim.

Am I covered abroad?

AXA PPP healthcare is an international company and has a wide network of hospitals worldwide. For a full list of hospitals please refer to the AXA PPP healthcare website www.axapphealthcare.co.uk. On the international plan we can arrange direct settlement with many of these and we even offer cover for non elective treatment in the USA up to €75,000 per year. AXA PPP healthcare uniquely provides cover for treatment in Canada within the benefits of this plan.

Our hospital plan, although designed to cover charges locally, does offer cover in hospitals not forming part of our local hospital network (supporting hospitals) but generally up to limits which we would expect to pay in local hospitals.

On the clinic plan, we would also cover treatment carried out overseas up to the limits of this plan.

How often can I claim?

You can claim as many times in a year as you like, although benefit limits may apply.

How does the Second Medical Opinion Service work?

If you are suffering from one of a list of specified medical conditions, you can ask to be referred to the international service offered through AXA PPP healthcare. You will be asked to provide your medical records, test results and other supporting documentation for the review by the international specialists. Once it is confirmed that your case is eligible for review, you can expect to receive a written report on your case within around 15 working days.

How can I be sure that I am covered before I go ahead with treatment?

Just call our team of claims handlers and tell them about your proposed treatment. We require you to contact our offices when planning the following types of treatment:

- In-patient or daycare treatment (admittances to hospital even if only for a few hours)
- Bone density scans or mammograms
- Psychiatric treatment
- Home nursing
- PET, CT and MRI scans

We will confirm your level of cover and how it applies to the doctors and hospitals providing the treatment.

What is not covered by the policy?

These are the main exclusions in your policy. For a full list please refer to a membership handbook.

- Routine medical examinations unless you purchase the Preventive Care or Preventive Care Plus extensions where a selection of these tests are available.
- Treatment for the routine management of recurrent, continuing or long-term medical conditions. Unforeseen complications of these conditions would be covered.
- Medical costs which are not reasonable or are higher than those usually charged.
- Pregnancy and childbirth. Limited cover is available under the international and private hospital plans and a higher optional level of cover is available for groups. Complications of pregnancy or childbirth are covered. No claims are payable if the mother has been on the policy for less than 10 months prior to the expected delivery date of her baby.
- Optical check-ups and dental treatment, except for specific oral surgical operations unless you buy the Preventive Care or Preventive Care Plus extensions where limited cover would apply, or if you have purchased a Denplan product from our unique dental range.
- Treatment for alcohol and drug abuse
- Treatment of sexually transmitted diseases
- Cosmetic surgery (to solely enhance appearance)

How much will it cost to insure on the AXA PPP healthcare Malta range?

Do call us on **21 322 600** for a tailor made quote or contact your intermediary or broker. A quote can also be obtained on our website and a unique Value Plus product or the clinic plans may be directly purchased online.

Are discounts available?

Yes, we offer discounts for annual payment by direct debit through a Malta bank. Kindly contact us for details.

What about easy payment options?

Yes, these are also available. Half yearly, quarterly or monthly instalment payment options are available when paying by direct debit.

What about groups?

Yes, we offer group discounts and many benefits for groups including tailor made plans for larger groups and a unique group secretary's portal which makes administering group business so much easier.

Atlas Healthcare Insurance Agency Limited
Tel (356) 21 322600 Fax (356) 23 265601, health@atlas.com.mt



Office address: Abate Rigord Street Ta' Xbiex XBX 1121 Malta
Tel (356) 21 322600 Fax (356) 23 265601
Registered address: 47-50 Ta' Xbiex Sea Front Ta' Xbiex XBX 1021 Malta
Tel (356) 23 435363 Fax (356) 21 344464
Email health@atlas.com.mt Website www.atlas.com.mt
Atlas Healthcare Insurance Agency Limited is authorised by the Malta Financial Services Authority to act as agents for AXA PPP healthcare Limited.

AXA PPP healthcare Limited. Registered office: 5 Old Broad Street, London, EC2N 1AD, United Kingdom. Registered in England No. 3148119.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. © AXA PPP healthcare 2018.

Intermediary: