

# Your Plans and Benefits

Private Hospital Value Plus, January 2019

## What you're covered for

Your latest membership statement will show the name of your plan and give other details which are relevant to you

Benefits		Limits – Benefits apply to each member each policy year unless otherwise stated
Area of cover		Area 1 Worldwide
Overall annual maximum benefit	We will pay up to the maximum shown each year for each member.	€600,000
<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.</p> <p>Category and level of complexity of operations is determined by our <b>schedule of procedures</b> as Minor, Intermediate, Major, Extra- Major and Complex. In <b>Malta</b> and the <b>UK</b>, <b>hospitals</b> used must be approved by us.</p>	<p>a) Full settlement of fair and reasonable charges when <b>you have treatment in supporting hospitals in Malta</b>. Elsewhere benefit will be limited to: In-patient €175 per night, Daycare €120 per day</p> <p>b) Full settlement of fair and reasonable charges when <b>you have treatment in supporting hospitals in Malta</b>. Elsewhere the following limits will apply per classification of operation: Minor: €190 Intermediate: €285 Major: €500 Extra Major: €600 Complex: €1100</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.</p> <p>Category and level of complexity of operations is determined by our <b>schedule of procedures</b> as Minor, Intermediate, Major, Extra- Major and Complex.</p>	<p>Full settlement of fair and reasonable charges when <b>you have treatment in supporting hospitals in Malta</b>. Elsewhere the following limits will apply per classification of operation: S: Surgeon A: Anaesthetist Minor (local): S: €120 A: €60 Minor (general): S: €200 A: €120 Intermediate: S: €400 A: €250 Major: S: €775 A: €300 Extra Major: S: €850 A: €400 Complex: S: €1,200 A: €400</p>
3. Physicians' charges	Physicians' charges for in-patient and daycare <b>treatment</b> . This includes intensive care.	Full settlement of fair and reasonable charges when you have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €65 per day
4. Specialist consultations, diagnostic procedures (except PET, CT and MRI Scanning) and physiotherapy	Charges for consultations, diagnostic procedures and physiotherapy during and following admission as an in-patient or daycare patient.	Full settlement of fair and reasonable charges when you have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €400 per year.
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 16 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 fair and reasonable charges when <b>you have treatment in supporting hospitals in Malta</b> . Elsewhere up to €40 per night.
6. Cash benefit	Cash benefit for each night the <b>member</b> receives free <b>treatment</b> . We will pay this benefit only if the <b>treatment</b> the <b>member</b> receives would have been eligible for benefit privately under this <b>policy</b> .	€50 per night We will pay for up to 40 nights a year.
7. Psychaitric 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. This benefit is not eligible for cash benefit (Benefit 6) and will be payable only if we give prior approval to <b>treatment</b> .	Full settlement of fair and reasonable charges up to a maximum of 28 days in a five-year period. Benefit is only payable when <b>you have treatment in Malta</b> .

## Other treatment

8. Oncology	Radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and <b>specialist</b> fees for <b>treatment</b> received as in-patient, out-patient or daycare patient during a course of oncology <b>treatment</b> .	Full settlement of fair and reasonable charges when you have <b>treatment in supporting hospitals in 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 six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per <b>year</b> .
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- or daycare patient only when referred by a <b>specialist</b> b) as an out-patient only when referred by a <b>specialist</b> <i>Benefit will only be payable when <b>we</b> give prior approval.</i>	Full settlement of fair and reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere benefit will be taken from the in-patient <b>specialist</b> consultation limits shown in benefit 4.
10. Ambulance Transport (when medically essential)	This is to pay for a road ambulance for emergency transportation to or between hospitals or when the <b>medical practitioner</b> says it is medically essential.	Full settlement of fair and reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €800 each <b>year</b> .

## Out-patient treatment

11. Out-patient surgical procedures	Surgical procedure received as an out-patient	Benefit is payable out of benefits 1 (b) & 2 above
12. Family doctor charges	<b>Family doctor</b> charges for consultations	Up to €150 each <b>year</b>
13. Health at Hand – +44 (0) 1892 556753 Phone access to international health information service.	<p><b>You</b> 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 <b>UK</b> registered nurses, midwives, pharmacists and counsellors. Health at hand is split into the following clinics:</p> <p>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</p> <p>Health at hand does not take place of <b>your medical practitioner</b>, 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>	<p>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>

# Optional Cover

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

Preventive Care	
a) Annual dental examination/ routine eyesight testing by an optometrist.	Up to €40
b) Skin cancer screening.	Up to €40
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> 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</b> benefits table as applicable to <b>your plan</b> .	Up to €125
d) Prosthetic appliances not forming an integral part of a surgical procedure.	75% of the cost up to a maximum of €250
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</b> agreement including Section 2 Benefits we pay for.	
Preventive Care Plus. 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 test for men aged 45 years or over	Up to €160
f) Liver function tests, 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) and (h) 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, handbook and Addendum which, together with these tables, comprise your contract of insurance with 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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Atlas Healthcare Insurance Agency Limited (C32603) is authorised under the Insurance Distribution Act to act as Insurance Agent for Atlas Insurance PCC Limited (C5601) (AIPL). AIPL is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. Both entities are regulated by the Malta Financial Services Authority.

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