# 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

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Limits – Benefits apply to each member each policy year unless otherwise stated</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Area of cover</strong></td>
<td>Area 1 Worldwide</td>
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<tr>
<td><strong>Overall annual maximum benefit</strong></td>
<td>We will pay up to the maximum shown each year for each member.</td>
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<tr>
<td><strong>In-patient and daycare treatment – pre-authorisation required</strong></td>
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### 1. Hospital Charges
- 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
- 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.

Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate, Major, Extra-Major and Complex. In Malta and the UK, hospitals used must be approved by us.

Full settlement of fair and 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
- b) Full settlement of fair and 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: €1,100

### 2. Surgeons’ and Anaesthetists’ charges
Surgeons’ and anaesthetists’ charges for each operation unless otherwise stated. This includes pre- and post-operative consultations while an in-patient or daycare patient.

Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate, Major, Extra-Major and Complex.

Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. 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

### 3. Physicians’ charges
Physicians’ charges for in-patient and daycare treatment. This includes intensive care.

Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. 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 treatment in supporting hospitals in Malta. Elsewhere up to €400 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

These benefits are only available if treatment is eligible for payment.

Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere up to €40 per night.

### 6. Cash benefit
Cash benefit for each night the member receives free treatment. We will pay this benefit only if the treatment the member receives would have been eligible for benefit privately under this policy.

€50 per night

We will pay for up to 40 nights a year.

### 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.

This benefit is not eligible for cash benefit (Benefit 6) and will be payable only if we give prior approval to treatment.

Full settlement of fair and reasonable charges up to a maximum of 28 days in a five-year period. Benefit is only payable when you have treatment in Malta.
### Other treatment

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<tr>
<td>8.</td>
<td><strong>Oncology</strong></td>
<td>Radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and specialist fees for treatment received as in-patient, out-patient or daycare patient during a course of oncology treatment.</td>
<td>Full settlement of fair and 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 six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per year.</td>
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<tr>
<td>9.</td>
<td><strong>PET, MRI and CT scanning for non-oncology related treatment</strong></td>
<td>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 specialist b) as an out-patient only when referred by a specialist Benefit will only be payable when we give prior approval.</td>
<td>Full settlement of fair and 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 4.</td>
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<tr>
<td>10.</td>
<td><strong>Ambulance Transport (when medically essential)</strong></td>
<td>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.</td>
<td>Full settlement of fair and reasonable charges when you have treatment in supporting hospitals in Malta. Elsewhere up to €800 each year.</td>
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### Out-patient treatment

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<td>11.</td>
<td><strong>Out-patient surgical procedures</strong></td>
<td>Surgical procedure received as an out-patient</td>
<td>Benefit is payable out of benefits 1(b) &amp; 2 above</td>
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<tr>
<td>12.</td>
<td><strong>Family doctor charges</strong></td>
<td>Family doctor charges for consultations</td>
<td>Up to €150 each year</td>
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<tr>
<td>13.</td>
<td><strong>Health at Hand – +44 (0) 1892 556753 Phone access to international health information service.</strong></td>
<td>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: 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</td>
<td>Free fact sheets and leaflets on a wide range of medical issues, conditions and treatments can be sent on request.</td>
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## Preventive Care

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<tr>
<th>Benefit</th>
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<tr>
<td>a) Annual dental examination/routine eyesight testing by an optometrist.</td>
<td>Up to €40</td>
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<tr>
<td>b) Skin cancer screening.</td>
<td>Up to €40</td>
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<tr>
<td>c) Alternative or complementary treatment on referral by your family doctor. That is chiropractic, acupuncture, homeopathic or osteopathic treatment 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.</td>
<td>Up to €125</td>
</tr>
<tr>
<td>d) Prosthetic appliances not forming an integral part of a surgical procedure.</td>
<td>75% of the cost up to a maximum of €250</td>
</tr>
</tbody>
</table>

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.

## Preventive Care Plus. All the above Preventive Care benefits (a), (b), (c) and (d) PLUS benefits (e), (f), (g) and (h)

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<td>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</td>
<td>Up to €160</td>
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<tr>
<td>f) Liver function tests, lipid profile, complete blood count, fasting blood glucose test and urine analysis for members aged 40 years or over</td>
<td>Up to €110</td>
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<tr>
<td>g) Bone densitometry for members aged 45 years or over</td>
<td>Up to €110 every two years</td>
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<tr>
<td>h) Stress electrocardiogram (ECG) for members aged 45 years or over</td>
<td>Up to €145 every two years</td>
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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.

Contact us:
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For international plan members, international emergency evacuation or repatriation: +44 (0) 1892 513999

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.