

**Middlesea Health Insurance Hospital Scheme**  
**In-Patient & Out-Patient cover**  
**Table of Benefits**

<b>Day-case &amp; In-patient Treatment</b>	
1. Hospital accommodation, including intensive care, nursing care & ward prescribed drugs	Full Refund
1b. Parent accommodation – staying with a child under 14	Full Refund
2. Operating theatre charges, drugs and surgical dressings, eligible prosthesis up to:	Full Refund
3. Surgeons' & Anaesthetists' fees for surgical procedures	Full Refund
4. Consultant Physicians visits and medical consultations	Full Refund
5. Specialist consultations, Pathology, radiology, diagnostic tests and physiotherapy	Full Refund
6. Computerised Tomography Scans (CT Scans) and Magnetic Resonance Imaging (MRI), PET Scans	Full Refund
7. Psychiatric, Nervous & Mental conditions	Full Refund
<b>Cancer Treatment</b>	
8. Consultant Oncologist fees for all the active phase of the cancer treatment and hospital charges for cancer tests and drugs, including chemotherapy and radiotherapy for each course of treatment	Full Refund
<b>Out-patient Treatment</b>	
9. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG; up to:	€750 per policy year
10. Out-patient Psychiatry (requires pre-authorisation); up to:	€ 300 per policy year (payable out of benefit 9)
11. CT Scans and MRI's referred by a Specialist	Full Refund
12. Oncology-related CT Scans, MRI and PET Scans	Full Refund
13. Consultant Oncologist fees for chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs	Full Refund
14. Mini Minor procedures performed by a general practitioner under local anaesthetic; up to:	€100 per procedure
15. Out-patient surgical procedures	Full Refund
<b>Emergency Road Ambulance</b>	
16. Emergency local road ambulance	Full Refund
<b>Nursing Care</b>	
17. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist; up to:	€ 1,650 per episode after the first 7 days up to € 50 per day
<b>Alternative Therapy</b>	
19. Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners; up to:	€470 per policy year

<b>Emergency Dental Treatment</b>	
20. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury; up to:	€ 500 per policy year
<b>General Practitioners' charges</b>	
21. General Practitioners' charges; up to:	€ 125 per policy year
<b>Cash Benefit</b>	
22a. Cash benefit – for treatment received in a State or private hospital for a medical condition as a non-paying patient	€ 60 per night for up to 40 nights each policy year
22b. Day-case – following day surgery as a non-paying patient	€ 30 per episode
23. Maternity Cash Benefit (payable to the mother after 10 months of membership)	€ 250 per pregnancy
<b>Other Additional Benefits</b>	
24. Prescribed drugs following a surgical procedure; up to:	€125 per policy year
25. Cover for funeral expenses; up to:	€1, 200
26. Second Medical Opinion cover	Included in cover
27. Mediphone Services	Included in cover
<b>Annual overall Max. payable per person</b>	<b>€ 600,000</b>
<b>Purpose of policy</b>	
<p>The purpose of the policy is to provide cover for the customary and reasonable fees of recognised treatment, which is medically necessary for acute medical conditions and injuries.</p> <p>This policy is not intended to cover experimental or unproven Treatment but should such situations arise we will discuss these with the beneficiary's specialist and decide whether the cost of the proposed treatment is covered. Claims will be paid for those items specified in the policy benefits (up to the amounts stated, if applicable).</p> <p><b>The Middlesea Health Insurance Hospital Scheme will provide cover for Treatment received in the Maltese Islands only, however, if the insured or an insured member of his family requires emergency Treatment whilst he/she are outside of the Maltese Islands, then the Middlesea Health Insurance Hospital Scheme will cover the cost for the Treatment received up to the same level as what would have been paid had the same Treatment been received in Malta.</b></p>	

Note: Full Refund means as per MSI Schedule of Customary and Reasonable fees maximum benefits which can be viewed on MSI website or at our offices. You may also refer to policy definitions

