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LAFERLA HEALTHPLANS

BRONZE PLAN

table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)
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Area of Cover: Worldwide

Overall Maximum Limit: €150,000

Section 1 - In-Patient and Day-Case Treatment

1. Private clinic / hospital charges for:									
(a) Accommodation and nursing:	In-Patient - maximum four (4) nights per treatment Day-Case Treatment								
	€175 per night €125 per episode								
(b) Operating theatre, drugs, dressings and surgical appliances used for an operation:									
	For each Major operation €300								
	For each Intermediate operation €175								
	For each Minor operation €125								
2. Surgeon's and Anaesthetist's charges including post-operative care up to: (by classification of procedure)	<table> <tr> <th>Surgeon</th><th>Anaesthetist</th></tr> <tr> <td>Major €600</td><td>Major €200</td></tr> <tr> <td>Intermediate €250</td><td>Intermediate €100</td></tr> <tr> <td>Minor €125</td><td>Minor €75</td></tr> </table>	Surgeon	Anaesthetist	Major €600	Major €200	Intermediate €250	Intermediate €100	Minor €125	Minor €75
Surgeon	Anaesthetist								
Major €600	Major €200								
Intermediate €250	Intermediate €100								
Minor €125	Minor €75								
3. Physician's charges	€35 per day								
4. Road Ambulance charges	€175								
5. Specialist consultations, physiotherapy, pathology, radiology	€175								

Section 2 - Additional Benefits

1. Cash benefit for In-Patient Treatment received free of charge	First 30 nights @ 20 per night Next 30 nights @ €15 per night Children up to 30 nights @ €10 per night
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Section 3 - Cancer Treatment

1. 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	Up to €200 per course of treatment
2. Oncology Related CT, MRI and PET Scans	Up to €400 per year

Section 4 - Out-Patient Treatment

1. General Practitioner charges	Up to €75 per year
2. Out-Patient specialist consultations, pathology, radiology, ECG and physiotherapy	Up to €200 per year
3. CT and MRI Scans referred by a Specialist	Up to €200 per scan

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.

This policy is not intended to cover any pre-existing medical conditions and conditions arising therefrom or associated therewith. This policy is also 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). Direct settlement is not available under this plan. Subject to terms and conditions of the Laferla Healthplans policy which can be viewed on www.laferla.com.mt.

Laferla Insurance Agency Ltd. Is enrolled under the Insurance Distribution Act to act as an Insurance Agent for MAPFRE Middlesea p.l.c. (MMS). MMS (C-5553) is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act. Both entities are regulated by the MFSA. The Product is co-manufactured by MAPFRE Middlesea p.l.c. and Laferla Insurance Agency Ltd. and distributed by Laferla Insurance Agency Ltd.