

Benefit Limits: Limits shown are per Policy Year, unless stated otherwise.	Bronze Plan	Silver Plan	Gold Plan
Area of Cover	European Union & UK	Worldwide excl. USA & Canada <i>(USA & Canada covered for emergencies only, up to €20,000-vide Section 7)</i>	Worldwide excl. USA & Canada <i>(USA & Canada covered for emergencies only, up to €50,000-vide Section 7)</i>
Overall Maximum Limit per Year	€100,000	€500,000	€750,000

Section 1 - In-Patient and Day-Care Treatment

1. Accommodation and Ancillary charges, including amongst others: medicines, consumables (including dressings), food and nursing	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
2. Rehabilitation Centre Costs for Rehabilitation on recommendation of a Specialist, following a surgical intervention	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
3. Parent Accommodation - staying with a child under the age of 16	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
4. Operating theatre charges, drugs, dressings and surgical appliances including prosthesis	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
5. Surgeon's and Anaesthetist's charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
6. Consulting Physician's Charges for daily visits, Pathology, Radiology (including CT and MRI Scans), Diagnostic Tests & Physiotherapy	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
7. Pregnancy and Childbirth Complications - we will pay for the cost incurred due to complications only	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
8. Treatment of Psychiatric illnesses (subject to a 12 month Moratorium from date of joining)	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
9. Road Ambulance charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges

Section 2 - 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	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
2. Oncology-related CT Scans, MRI's and PET Scans	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges

Section 3 - Out-Patient Treatment

1.	Out-Patient General Practitioner charges, professional fees for Specialist consultations, and out-patient diagnostic tests and procedures. <i>Physiotherapy limited to 15 sessions per treatment.</i>	Full Refund of Reasonable Charges up to € 1,000 per year	Full Refund of Reasonable Charges up to €3,500 per year	Full Refund of Reasonable Charges up to €5,000 per year
2.	Out-Patient Alternative Therapy including osteopathy, homeopathy, acupuncture and chiropractic treatment provided by qualified practitioners . <i>Limited to 10 sessions per treatment.</i>			
3.	Out-Patient CT, MRI and PET Scans referred by a Specialist	Up to€ 1,000 per year	Full Refund of Reasonable Charges	Full Refund of Reasonable Charges
4.	Prescribed drugs and dressings	Up to € 125 per year	Up to €250 per year	Up to €500 per year
5.	Home Nursing charges by a professional nurse following a surgical intervention by a Specialist, on recommendation of a Specialist	Up to €300 per week; up to 26 weeks per year	Up to €350 per week; up to 26 weeks per year	Up to €700 per week; up to 26 weeks per year
6.	Out-Patient Psychiatric Care (subject to a 12 month Moratorium from date of joining)	Not Covered	Up to €250 per year	Up to €500 per year
7.	Vaccinations and their administration by a medical practitioner or nurse	Not Covered	Not Covered	Up to €250 per year

Section 4 - Preventive and Routine Care

1.	Annual Preventive Dental Treatment (including check-ups, x-rays, scaling & polishing)	Not Covered	Not Covered	Up to€ 100 per year
2.	Annual Routine Eyesight Testing, including cost of Prescription Glasses	Not Covered	Not Covered	Up to€ 150 per year
3.	Annual Skin Cancer Screening	Not Covered	Not Covered	Up to€ 100 per year
4.	4.1 Annual Mammogram/Breast Ultrasound (Female Members aged 40+) 4.2 Annual Prostate Examination (Male Members aged 40+)	Not Covered	Not Covered	Up to€ 100 per year
5.	Annual Blood Tests including Lipid Profile, Liver Function, Fasting Glucose, Complete Blood Count (Members aged 40+)	Not Covered	Not Covered	Up to€ 100 per year
6.	Annual Bone Density Scan (Members aged 40+)	Not Covered	Not Covered	Up to€ 100 per year

Section 5 - Dental Treatment

1.	75% of routine treatment (incl. fillings, extractions and root canal therapy)	Not Covered	Not Covered	Up to € 1,000 per year
2.	50% of major restorative or orthodontic treatment (incl. crowns, bridges or orthodontic treatment of over-bite or under-bite)			
3.	Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged as a result of an accident (initial treatment only)	Not Covered	Up to €750 per year	Up to €2,500 per year

Section 6 - Pregnancy Cover - Subject to 12 month Moratorium from date of joining

1.	Pregnancy Cover - covers female insured members for Out-Patient consultations, examinations and tests relating to pregnancy, and In-Patient charges relating to childbirth	Not Covered	Up to €500 per pregnancy	Up to €5,000 per pregnancy
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Section 7 - Emergency Treatment & Assistance

1. Emergency In-Patient or Day-Care Treatment for a life-threatening acute medical condition which arises suddenly whilst you are travelling in the USA or Canada	Not Covered	Up to €20,000	Up to €50,000
2. Emergency Out-Patient Treatment for an acute medical condition which arises suddenly whilst you are travelling in the USA or Canada	Not Covered	Up to €1,500	Upto €1,500
3. International Emergency Medical Cover (Repatriation; Evacuation and Mortal Remains)	Full Refund of Reasonable Charges within the Area of Cover	Full Refund of Reasonable Charges within the Area of Cover	Full Refund of Reasonable Charges within the Area of Cover

Section 8 - Cover for Newly-Diagnosed (i.e. diagnosed after date of joining) Chronic Medical Conditions - Subject to a 12 month Moratorium from date of joining

1. Routine Follow-Up Consultations or In-Patient Treatment of newly-diagnosed Chronic Medical Condition. <i>In-Patient Treatment limited to 14 days per year.</i>	Not Covered	Not Covered	Up to €2,500 per year
2. Kidney Dialysis for newly-diagnosed Acute Kidney Failure	Not Covered	Not Covered	Up to €20,000 for your lifetime

Section 9 - Additional Benefits

1. Funeral Expenses	Not Covered	Upto €1,500	Upto €2,500
2. Second Medical Opinion Service	Not Covered	Included in Cover	Included in Cover
3. 24/7 Emergency Assistance Call Centre	Included in Cover	Included in Cover	Included in Cover

"Full Refund" means Full Refund of all Reasonable Charges for the Treatment in question, as per 'Schedule of Reasonable Fees Maximum Benefits' which can be viewed on www.laferla.com.mt or at our offices. Also refer to policy definitions.

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 occurring after the date of joining.

This policy is not intended to cover any pre-existing medical conditions and conditions arising therefrom or associated therewith. The policy also does not 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).

Subject to terms, conditions, exclusions and limitations of the Laferla Healthplans policy which can be viewed on www.laferla.com.mt.

Laferla Insurance Agency Limited is licensed to act as an insurance agent for Mapfre Middlesea pie and both companies are authorised to transact insurance business by the Malta Financial Services Authority under the Insurance Business Act, 1998.