

Middlesea Health Insurance Hospital Scheme
In-Patient cover only
Table of Benefits

Day-case & In-patient Treatment	
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 Scan (CT Scan) and Magnetic Resonance Imaging (MRI), PET Scans	Full Refund
7. Psychiatric, Nervous & Mental conditions	Full Refund
Cancer Treatment	
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
Emergency Road Ambulance	
9. Emergency local road ambulance	Full Refund
Cash Benefit	
10a. 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
10b. Day-case – following day surgery as a non-paying patient	€ 30 per episode
Additional Benefits	
11. Cover for funeral expenses; up to:	€1, 200
12. Second Medical Opinion cover	Included in cover
13. Mediphone Services	Included in cover
Annual overall Max. payable per person	
	€ 600,000
Purpose of policy	
<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>The Middlesea Health Insurance Hospital In-patient cover only 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 In-patient cover only 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.</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

