

Laferla Insurance Agency Ltd.  
204A  
Old Bakery Street  
Valletta VLT 1453  
Malta

T: (+356) 2124 6340  
F: (+356) 2124 6704  
medicalclaims@laferla.com.mt

www.laferla.com.mt



# LAFERLA HEALTHPLANS

## GOLD PLAN

### table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)
Area of Cover: Maltese Islands	Overall Maximum Limit: €600,000
<b>Section 1 - In-Patient and Day-Case Treatment</b>	
1. Accommodation and Ancillary charges	Full Refund
2. Operating theatre charges, drugs, dressings and surgical appliances including prosthesis	Full Refund
3. Surgeon's and Anaesthetist's charges	Full Refund
4. Physician's charges	Full Refund
5. Pathology, Radiology (including CT and MRI Scans), Diagnostic Tests and Physiotherapy	Full Refund
6. Parent Accommodation - staying with a child under the age of 13	Full Refund
7. Road Ambulance charges	Full Refund
<b>Section 2 - Cancer Treatment</b>	
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
2. Oncology-related CT Scans, MRI's and PET Scans	Full Refund
<b>Section 3 - Out-Patient Treatment</b>	
1. General Practitioner Charges (including Mini-Minor Procedures performed by a GP)	Full Refund
2. Professional fees for specialist consultations, diagnostic procedures. <i>Physiotherapy limited to 10 sessions per treatment.</i>	Full Refund
3. Alternative Therapy including osteopathy, homeopathy, acupuncture and chiropractic treatment provided by <b>qualified</b> practitioners. <i>Limited to 10 sessions per treatment.</i>	Full Refund
4. CT and MRI Scans referred by a specialist	Full Refund
5. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged as a result of an accident	€600
<b>Section 4 - Preventive Care</b>	
1. Preventive Dental Treatment (including check-ups, x-rays, scaling & polishing)	€30
2. Routine Eyesight Testing	€30
3. Skin Cancer Screening	€50
4. Mammogram/Breast Ultrasound (Female members aged 40+) Prostate Examination (Male members aged 40+)	€100
5. Blood Tests: Lipid Profile, Liver Function, Fasting Glucose, Complete Blood Count (Members aged 40+)	€75
6. Bone Density Scan (Members aged 40+)	€75

## Section 5 - Dental Treatment

1. 75% of routine treatment (incl. fillings, extractions and root canal therapy)	Up to €300 per year
2. 50% of major restorative or orthodontic treatment (incl. crowns, bridges or orthodontic treatment of over-bite or under-bite)	

## Section 6 - Additional Benefits

1. Maternity Cash Benefit	€250 per newborn child/episode
2. Funeral Expenses	€1,200
3. Home nursing by a professional nurse following a surgical intervention by a specialist	Up to €280 per week; up to 15 weeks per year
4. Cash benefit for In-Patient and Day-Case Treatment received free of charge	First 30 nights @ €35 per night Next 30 nights @ €15 per night  Children up to 30 nights @ €15 per night
5. Prescribed drugs following a surgical procedure	€150
6. Second Medical Opinion Service	Included in Cover
7. Mediphone - Medical Assistance over the phone, via a dedicated 24/7 call centre	Included in Cover

**“Full Refund” means Full Refund of all Customary and Reasonable charges for the Treatment in question, as per Schedule of Customary and Reasonable fees maximum benefits which can be viewed on [www.laferla.com.mt](http://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.

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).

Subject to terms and conditions of the Laferla Healthplans policy which can be viewed on [www.laferla.com.mt](http://www.laferla.com.mt).