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LAFERLA HEALTHPLANS

INTERNATIONAL PLAN

table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)
Area of Cover: Worldwide excl. USA & Canada	Overall Maximum Limit: €600,000
Section 1 - In-Patient and Day-Case Treatment	
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
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
2. Oncology-related CT Scans, MRI's and PET Scans	Full Refund
Section 3 - Other Benefits relating to In-Patient or Day-Case Treatment	
1. Home nursing by a professional nurse following a surgical intervention by a specialist	Up to €280 per week; up to 15 weeks per year
2. Cash benefit for In-Patient and Day-Case Treatment received free of charge	Up to 180 nights @ €35 per night
3. Prescribed drugs following a surgical procedure	€100
Section 4 - Out-Patient Treatment	
1. General Practitioner Charges (including Mini-Minor procedures performed by a GP)	€3,500 A €35 Excess applies to each and every claim made for Treatment received outside the Maltese Islands.
2. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG	
3. Alternative Therapy including osteopathy, homeopathy, acupuncture and chiropractic treatment provided by qualified practitioners	
4. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged as a result of an accident (initial treatment only)	
5. CT and MRI Scans referred by a specialist	Full Refund

Section 5 - Additional Benefits

1. Maternity Cash Benefit	€250 per newborn child/episode
2. Funeral Expenses	€1,200
3. International Emergency Medical Cover (Repatriation; Evacuation and Mortal Remains)	
4. Second Medical Opinion Service	Included in Cover
5. 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 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.

Cover in the USA & Canada is limited to emergencies only, up to €17,500.

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.