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LAFERLA HEALTHPLANS

SILVER PLAN

table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)
Area of Cover: Maltese Islands	Overall Maximum Limit: €350,000
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	First 30 nights @ €35 per night Next 30 nights @ €15 per night Children up to 30 nights @ €15 per night
3. Prescribed drugs following a surgical procedure	€100
Section 4 - Out-Patient Treatment	
1. General Practitioner Charges	€100
2. Mini-Minor procedures performed by a General Practitioner under local anaesthetic	Up to €50 procedure fee per episode Up to €50 surgery/clinic fee per episode
3. Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG	€750
4. CT and MRI Scans referred by a specialist	3 scans per year, up to €550 per scan
5. Alternative Therapy including osteopathy, homeopathy, acupuncture and chiropractic treatment provided by qualified practitioners	€300

6. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged as a result of an accident	€300
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Section 5 - Additional Benefits

1. Maternity Cash Benefit	€250 per newborn child/episode
2. Funeral Expenses	€1,200
3. Second Medical Opinion Service	Included in Cover
4. 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.

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.