

Laferla Insurance Agency Ltd.
204A
Old Bakery Street
Valletta VLT 1432
Malta

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

www.laferla.com.mt



FAMILY COVER HEALTH INSURANCE PLAN table of benefits

Day-Case and In-Patient Treatment

Hospital accommodation, including intensive care; nursing care & ward prescribed drugs	Full Refund
Parent accommodation - staying with a child under 14 years of age	Full Refund
Operating theatre charges; drugs and surgical dressings; eligible prosthesis	Full Refund
Surgeons' & Anaesthetists fees for surgical operations	Full Refund
Consultant Physicians visits and medical consultations	Full Refund
Pathology, radiology, diagnostic tests and physiotherapy	Full Refund
Computerised Tomography (C.T.) Scans, Magnetic Resonance Imaging (MRI's) and PET Scans	Full Refund
Psychiatric, Nervous and Mental conditions	Full Refund

Cancer Treatment

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
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Emergency Dental Treatment

Emergency Dental treatment necessary to restore or replace sound natural teeth lost or damaged following an accidental injury up to:	€940 per family per policy year
Emergency Dental treatment for the immediate relief of pain for the first visit to a dental practitioner up to:	€100 per family per policy year

Out-Patient Treatment

Professional fees for specialist consultations, diagnostic procedures including pathology, physiotherapy, radiology and ECG up to:	€1,500 per family per policy year
CT Scans, MRI's and PET Scans referred by a Specialist up to:	€1,600 per family per policy year
Oncology-related CT Scans, MRI's and PET Scans	Full Refund
Consultant Oncologist fees for chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs	Full Refund
Mini-minor procedures performed by a General Practitioner under local anaesthetic up to:	€100 per episode
General Practitioner's charges up to:	€200 per family per policy year
Osteopathy, Homeopathy, Acupuncture, Chiropractic Treatment provided by Qualified Practitioners up to:	€940 per family per policy year

Other Benefits

Emergency local road ambulance	Full Refund
Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist up to:	€280 per week; up to 20 weeks per family per policy year
MMDNA	<i>Not Available</i>
Cash benefit - for treatment received in a State or private hospital for a medical condition as a non-paying patient	€60 per night; up to 60 nights per family per policy year
Day-case - following day surgery as a non-paying patient	€24 per episode
Maternity Cash benefit (payable to the mother after 10 months of membership)	€240 per pregnancy
Prescription drugs following a surgical procedure up to:	€210 per family per policy year
Cover for funeral expenses up to:	€2,000 per person
Second Medical Opinion	Included in cover
Unemployment/Redundancy benefit	Payment of the next renewal premium up to a maximum of €2,000 in aggregate during the lifetime of the policy
Annual overall Maximum payable per family	€500,000

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).

The Family Health Cover 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 Family Health Cover 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.

"Full Refund" means 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.