

## Sana In & Out Patient Residency Key Plan

Hospital / Clinic must be approved by GasanMamo Insurance		<p>Treatment in Malta and the EU. The cover provided for in the European Union will only operate if the treatment required is not available in Malta and is undertaken upon the advice of the consultant/surgeon.</p> <p>Full refund of fair &amp; reasonable charges must be incurred in a participating hospital/clinic in Malta</p>
Annual maximum (For each person insured)		€100,000
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>		
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund in Malta
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full refund in Malta
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund in Malta
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund in Malta
5.	Parent Accommodation staying with child under 14 years of age	Full refund in Malta
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund in Malta
7.	Psychiatric related charges for in patient and day patient treatment (Treatment is only payable after 2 years of membership and with prior authorisation from GasanMamo)	Full refund up to 7 days per policy year. Cover is limited to Malta
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient	Up to €4,500 per policy year
9.	Cash benefit for in-patient treatment received without charge in a State hospital	€50 per night for up to 45 nights a year
10.	In-patient non-oncology related MRI, CT and PET scans	Full refund in Malta

11.	Investigations/treatment received at the Accident and Emergency Department in a hospital if it is medically necessary that you are admitted into hospital as in-patient. For such services to be covered admission into hospital must be followed immediately from the Accident & Emergency Department.	Full refund in Malta
	<b>CANCER TREATMENT</b>	
12.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund in Malta
13.	In-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
14.	Out-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
	<b>OUT-PATIENT TREATMENT</b>	
15.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Up to €500 per policy year in Malta
16.	General Practitioner charges	Up to €50 per policy year in Malta payable from benefit 17
17.	Out-patient specialist consultation fees, pathology, radiology, physiotherapy and diagnostic procedures (must be GP or Specialist referred)	Up to €250 per policy year in Malta
	<b>OTHER BENEFITS</b>	
18.	Emergency road ambulance (When medically necessary)	Up to €250 per policy year