

## SANA IN & OUT PATIENT EU PLAN

Hospital / Clinic must be approved by Sana Healthcare		Treatment covered within the European Union & Charges must be fair & reasonable and incurred in a participating hospital/clinic
Annual maximum (For each person insured)		€50,000
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>		
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full refund
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund
5.	Parent accommodation staying with child under 14 years of age	Full refund
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund
7.	Psychiatric related charges for in-patient or day-patient treatment (Treatment is only payable with prior authorisation from Gasamamo Insurance)	Full Refund
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient	Full Refund
9.	Cash benefit for in-patient treatment received without charge in a State hospital	€50 per night for up to 60 nights a year
10.	In-patient non-oncology related MRI, CT and PET scans	Full refund

	<b>CANCER TREATMENT</b>	
11.	Radiotherapy and chemotherapy consultant fees and drugs	Full refund
12.	In-Patient oncology related MRI, CT and Pet Scans	Full refund
13.	Out-Patient oncology related MRI, CT and Pet Scans	Full refund
	<b>OUT-PATIENT TREATMENT</b>	
14.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Full refund
15.	General Practitioner charges	Up to €325 per policy year
16.	Prescribed out-patient drugs and dressings (Prescription only drugs)	Benefit will be payable from Benefit 15
17.	Minor procedures performed by a General Practitioner under local anaesthesia	Up to €120 per episode
18.	Out-patient specialist consultation fees, pathology, radiology and diagnostic procedures (treatment must be GP or specialist referred)	Full refund
19.	Alternative Therapy – Chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists up to a maximum of 10 sessions per medical condition (treatment must be GP or specialist referred)	Full refund
20.	Psychiatric related charges for out-patient treatment (Treatment is only payable after 2 years of membership with prior authorisation from GasanMamo Insurance)	Up to €800 per policy year
21.	Emergency dental care (To repair or to replace teeth following involvement in an accident/fortuity performed by a Specialist)	Up to €700 per policy year
22.	Out-Patient surgical procedures performed by a specialist	Payable from benefits 2 & 3
	<b>OTHER BENEFITS</b>	
23.	Emergency road ambulance (When medically necessary)	Full Refund
24.	Home nursing prescribed by a specialist following in-patient or day-patient treatment	Up to €450 per week for up to 26 weeks per policy year
25.	Worldwide Specialty Assistance Emergency Service. This includes repatriation to Malta.	Included
26.	Maternity Cash Benefit (Payable after 12 months of membership. The maternity benefit cannot be claimed in conjunction with any other benefit)	€500 per pregnancy