

SANA

SUMMARY OF BENEFITS



Gasamamo
INSURANCE

we're always there

Call GasanMamo on (+356) 2134 5123 before having any treatment

BENEFIT DESCRIPTION	IN-PATIENT VITAL PLAN	IN AND OUT-PATIENT VITAL PLAN	IN-PATIENT KEY PLAN	IN AND OUT-PATIENT KEY PLAN	IN AND OUT-PATIENT INTERNATIONAL PLAN
Hospital / Clinic must be approved by GasanMamo	Treatment Worldwide excluding USA & Canada. Charges must be fair & reasonable and incurred in a participating hospital/clinic in Malta	Treatment Worldwide excluding USA & Canada. Charges must be fair & reasonable and incurred in a participating hospital/clinic in Malta	Treatment Worldwide excluding USA & Canada. Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta	Treatment Worldwide excluding USA & Canada. Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta	Treatment Worldwide excluding USA & Canada. Charges must be fair & reasonable and incurred in a participating hospital/clinic
Annual maximum (For each person insured)	€275,000	€275,000	€750,000	€750,000	€900,000
IN-PATIENT & DAY-PATIENT TREATMENT					
1. Hospital accommodation, nursing, drugs and dressings per episode	In-patient cases up to €200 per night for a maximum of 5 nights Day-patient cases up to €135 per day	In-patient cases up to €200 per night for a maximum of 5 nights Day-patient cases up to €135 per day	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
2. Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient and day-patient treatment per episode	Payable up to: Minor €145 Intermediate €270 Major €400 Prostheses & Appliances €520	Payable up to: Minor €145 Intermediate €270 Major €400 Prostheses & Appliances €520	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
3. Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Surgeons (S) Anaesthetists (A) Payable up to: Minor (under local) S: €145 A: N/A Minor (under general) S: €225 A: €150 Intermediate S: €425 A: €275 Major S: €750 A: €350 Extra Major/Complex S: €950 A: €400	Surgeons (S) Anaesthetists (A) Payable up to: Minor (under local) S: €145 A: N/A Minor (under general) S: €225 A: €150 Intermediate S: €425 A: €275 Major S: €750 A: €350 Extra Major/Complex S: €950 A: €400	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
4. Physician charges for in-patient and day-patient treatment per episode	up to €90 per day up to a maximum of 6 days	up to €90 per day up to a maximum of 6 days	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
5. Parent accommodation staying with child under 14 years of age	€50 per night for up to 5 nights per episode	€50 per night for up to 5 nights per episode	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
6. In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	up to €325 per policy year	up to €325 per policy year	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
7. Psychiatric related charges for in-patient and day-patient treatment (Treatment is only payable with prior authorisation from GasanMamo)	up to €250 per night for a maximum of 5 nights per episode	up to €250 per night for a maximum of 5 nights per episode	Full refund up to 7 days per policy year. Cover is limited to Malta only	Full refund up to 7 days per policy year. Cover is limited to Malta only	Full refund up to 7 days per policy year
8. Pregnancy and childbirth complications for treatment received as in-patient and day-patient (payable after 12 months of membership)	Payable from benefits 1,2,3,4 & 6	Payable from benefits 1,2,3,4 & 6	up to €5,000 per policy year. Outside of Malta the Vital Plan limits will apply	up to €5,000 per policy year. Outside of Malta the Vital Plan limits will apply	up to €6,000 per policy year
9. Cash benefit for in-patient treatment received without charge in a state hospital	In-Patient: €30 per night for up to 40 nights a year Day-Patient: €25 per surgical admission	In-Patient: €30 per night for up to 40 nights a year Day-Patient: €25 per surgical admission	In-Patient: €50 per night for up to 45 nights a year Day-Patient: €35 per surgical admission	In-Patient: €50 per night for up to 45 nights a year Day-Patient: €35 per surgical admission	In-Patient: €50 per night for up to 60 nights a year Day-Patient: €40 per surgical admission
10. In-patient non-oncology related MRI, CT and PET scans	up to €200 per episode	up to €200 per episode	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
CANCER TREATMENT					
11. Radiotherapy and chemotherapy, consultant fees and drugs	Up to €1,000 per course, up to a maximum of 2 courses per policy year. An additional €500 per policy year for outpatient oncology drugs.	Up to €1,000 per course, up to a maximum of 2 courses per policy year. An additional €500 per policy year for outpatient oncology drugs.	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
12. In-patient oncology related MRI, CT and Pet Scans	up to €250 per episode	up to €250 per episode	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
13. Out-patient oncology related MRI, CT and Pet Scans	Not Applicable	up to €250 per episode	Not Applicable	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund

OUT-PATIENT TREATMENT	IN-PATIENT VITAL PLAN	IN AND OUT-PATIENT VITAL PLAN	IN-PATIENT KEY PLAN	IN AND OUT-PATIENT KEY PLAN	IN AND OUT-PATIENT INTERNATIONAL PLAN
14. Out-patient non-oncology related MRI, CT and PET scans (must be Specialist referred)	Not Applicable	up to €200 per episode	Not Applicable	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
15. General Practitioner charges	Not Applicable	up to €100 per policy year	Not Applicable	up to €500 per policy year	up to €500 per policy year
16. Prescribed out-patient drugs and dressings (Prescription only drugs)	Not Applicable	Not Applicable	Not Applicable	Payable from benefit 15 for drugs & dressings prescribed upon discharge immediately following in-patient or day-patient treatment	benefit will be payable from benefit 15
17. Minor procedures performed by a General Practitioner under local anaesthetic	Not Applicable	up to €100 per episode	Not Applicable	up to €120 per episode	up to €120 per episode
18. Out-patient specialist consultation fees, including pathology, radiology and diagnostic procedures (must be GP or Specialist referred)	Not Applicable	up to €250 per policy year Additionally up to €350 for 30 days pre & post in-patient or day-patient treatment	Not Applicable	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
19. Alternative Therapy - Chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists up to a maximum of 10 sessions per medical condition (must be GP or Specialist referred)	Not Applicable	up to €200 per policy year	Not Applicable	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
20. Psychiatric related charges for out-patient treatment (Treatment is only payable with prior authorisation from GasanMamo)	Not Applicable	up to €200 per policy year	Not Applicable	up to €700 per policy year. Outside of Malta the Vital Plan limits apply	up to €850 per policy year
21. Emergency dental care. Treatment to repair or to replace teeth following involvement in an accident/fortuity	Not Applicable	Not Applicable	Not Applicable	up to €500 per policy year. Treatment limited to Malta only	up to €700 per policy year
22. Out-patient surgical procedures performed by a Specialist	Not Applicable	payable from benefits 2 & 3	Not Applicable	payable from benefits 2 & 3	payable from benefits 2 & 3

OTHER BENEFITS					
23. Emergency road ambulance (When medically necessary)	up to €800 per policy year	up to €800 per policy year	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund in Malta. Outside of Malta the Vital Plan limits will apply	Full refund
24. Home nursing prescribed by a specialist following day-patient or in-patient treatment	Not Applicable	up to €250 per week for up to 15 weeks per policy year	Not Applicable	up to €400 per week up to 26 weeks per policy year	up to €450 per week for up to 26 weeks per policy year
25. Worldwide Specialty Assistance Emergency Service. This includes repatriation to Malta	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Included
26. Repatriation to home country and repatriation of mortal remains	Not Applicable (for optional cover please refer to page 4)	Not Applicable (for optional cover please refer to page 4)	Not Applicable (for optional cover please refer to page 4)	Not Applicable (for optional cover please refer to page 4)	Not Applicable (for optional cover please refer to page 4)
27. Maternity cash benefit (payable after 12 months of membership. The maternity benefit cannot be claimed in conjunction with any other benefit)	Not Applicable	Not Applicable	Not Applicable	€300 per pregnancy	€750 per pregnancy
28. Preventive treatment	Not Applicable	Not Applicable (for optional cover please refer to page 4)	Not Applicable	Not Applicable (for optional cover please refer to page 4)	Not Applicable (for optional cover please refer to page 4)
29. Outside area of cover for USA & Canada for emergency treatment only	Not Applicable	Not Applicable	Not Applicable	Not Applicable	up to €50,000 per policy year
30. Funeral Expenses	Not Applicable	up to €1,200	Not Applicable	up to €1,500	up to €2,000

• **Option 1 – Repatriation**

This means that you will be covered for transport expenses from Malta to your home country if this is medically necessary and the repatriation of your mortal remains. This option can be purchased as an add on with all our plans.

• **Option 2 – Preventive treatment package**

This means that we will pay for the below examinations up to the stipulated limits. This option can be purchased as an add on with our in and out patient plans.

		Annual maximum €250
	Preventive Treatment Package	Amount covered
1	Eye examination	Up to €20 every 2 years
2	Dental examination	Up to €30 every year
3	Mammogram/breast ultrasound for women over 45 years of age	Up to €50 every 2 years
4	Prostate examination & PSA test for men over 45 years of age	Up to €50 every 2 years
5	Blood pressure monitoring, complete blood count, liver function test, lipid profile & fasting blood glucose for members over 40 years of age	Up to €70 every year
6	Gynaecological check-up including cervical cancer screening	Up to €50 every year
7	Stress ECG for members over 45 years of age	Up to €100 every 2 years

The table of benefits must read in conjunction with the policy wording, your policy schedule and any endorsements attached to your policy schedule, all of which together compose your contract of insurance.

If you would like more information or wish to receive a quotation, contact the health insurance department.



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GasamMamo Insurance Limited is authorised under the Insurance Business Act and regulated by the MFSA