

## Sana In & Out Patient MPRP Key Plan

Hospital / Clinic must be approved by GasamMamo Insurance		Treatment in Malta only Charges must be fair & reasonable and must be incurred in a participating hospital/clinic in Malta
Annual maximum (For each person insured)		€30,000
<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 and day patient treatment (Treatment is only payable with prior authorisation from GasamMamo Insurance)	Full Refund
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient	Full Refund
9.	In-patient non-oncology related MRI, CT and PET scans	Full refund
<b>CANCER TREATMENT</b>		
10.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund in Malta
11.	In-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
12.	Out-patient oncology related MRI, CT and Pet Scans	Full refund in Malta

	<b>OUT-PATIENT TREATMENT</b>	
13.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Up to €1000 per policy year
14.	General Practitioner charges	Up to €125 per policy year
15.	Prescribed out-patient drugs and dressings (Prescription only drugs)	Up to €125 per policy year
16.	Out-patient specialist consultation fees, pathology, radiology, physiotherapy and diagnostic procedures (must be GP or Specialist referred)	Up to €1000 per policy year
17.	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)	Payable from benefit 16
18.	Psychiatric related charges for out-patient treatment (Treatment is only payable with prior authorisation from GasanMamo)	Payable from benefit 16
	<b>OTHER BENEFITS</b>	
19.	Emergency road ambulance (When medically necessary)	Up to €300 per policy year
20.	Home nursing prescribed by a specialist following in-patient or day-patient treatment	Up to €300 per week for up to 26 weeks per policy year