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LAFERLA HEALTHPLANS

BRONZE PLAN

table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)
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Area of Cover: Worldwide	Overall Maximum Limit: €150,000
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Section 1 - In-Patient and Day-Case Treatment

1. Private clinic / hospital charges for:		
(a) Accommodation and nursing:		
• In-Patient - maximum four (4) nights per treatment	€175 per night	
• Day-Case Treatment	€125 per episode	
(b) Operating theatre, drugs, dressings and surgical appliances used for an operation:		
• For each Major operation	€300	
• For each Intermediate operation	€175	
• For each Minor operation	€125	
2. Surgeon's and Anaesthetist's charges including post-operative care up to: (by classification of procedure)	Surgeon Major €600 Intermediate €250 Minor €125	Anaesthetist Major €200 Intermediate €100 Minor €75
3. Physician's charges	€35 per day	
4. Road Ambulance charges	€175	
5. Specialist consultations, physiotherapy, pathology, radiology	€175	

Section 2 - Additional Benefits

1. Cash benefit for In-Patient Treatment received free of charge	First 30 nights @ 20 per night Next 30 nights @ €15 per night Children up to 30 nights @ €10 per night
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Section 3 - Cancer Treatment

1. 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	€200 per course of treatment
2. Oncology Related CT, MRI and PET Scans	€400

Section 4 - Out-Patient Treatment

1. General Practitioner charges	€75
2. Out-Patient specialist consultations, pathology, radiology, ECG and physiotherapy	€200
3. CT and MRI Scans referred by a Specialist	2 scans per year, up to €200 per scan

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). Direct settlement is not available under this plan.

Subject to terms and conditions of the Laferla Healthplans policy which can be viewed on www.laferla.com.mt.