

SANA

HEALTH INSURANCE POLICY

SANA IN-PATIENT KEY (BASIC VISA) PLAN

<i>Hospital / Clinic must be approved by GasanMamo Insurance</i>		<i>Treatment Worldwide excluding USA & Canada Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta</i>
<i>Annual maximum (For each person insured)</i>		€100,000
IN-PATIENT & DAY-PATIENT TREATMENT		
1.	<i>Hospital accommodation, nursing, drugs and dressings per episode</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
2.	<i>Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
3.	<i>Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
4.	<i>Physician charges for in-patient and day-patient treatment per episode</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
5.	<i>Parent Accommodation staying with child under 14 years of age</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
6.	<i>In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
7.	<i>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)</i>	<i>Full refund up to 7 days per policy year. Cover is limited to Malta</i>
8.	<i>Pregnancy and childbirth complications for treatment received as in-patient and day-patient</i>	<i>Up to €4,500 per policy year Outside Malta the Vital Plan limits will apply</i>
9.	<i>Cash benefit for in-patient treatment received without charge in a State hospital</i>	€50 per night for up to 45 nights a year
10.	<i>In-patient non-oncology related MRI, CT and PET scans</i>	<i>Full refund in Malta Outside Malta the Vital Plan limits will apply</i>
	Cancer Treatment	
11.	<i>Radiotherapy and chemotherapy consultant fees and drugs</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
12.	<i>In Patient oncology related MRI, CT and Pet Scans</i>	<i>Full refund in Malta Outside of Malta the Vital Plan limits will apply</i>
	OTHER BENEFITS	
13.	<i>Emergency road ambulance (When medically necessary)</i>	<i>Full refund in Malta Outside Malta the Vital Plan limits will apply</i>



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Gasamamo Insurance is authorised by the MFSA