

Sana In-Patient Key Basic Visa Plan

Hospital / Clinic must be approved by GasanMamo Insurance		Treatment Worldwide excluding USA & Canada Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta		
Annual maximum (For each person insured)		€100,000		
IN-I	PATIENT & DAY-PATIENT TREATMENT			
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund in Malta Elsewhere: In-patient cases up to €190 per night for a maximum of 5 nights Day-patient cases up to €135 per day		
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in- patient or day-patient treatment per episode	Full refund in Malta Elsewhere: Minor €145 Intermediate €270 Major €390 Prostheses & Appliances €510		
	Surgeons' and Anaesthetists' charges for in- patient and day-patient treatment per episode	Full refund in Malta Elsewhere: Surgeons		
3.		Minor (under local)	€145	N/A
		Minor (under general)	€225	€150
		Intermediate	€425	€275
4.	Physician charges for in-patient and day- patient treatment per episode	Major€725€325Full refund in MaltaElsewhere: Up to €80 per dayup to a maximum of 6 days		
5.	Parent Accommodation staying with child under 14 years of age	Full refund in Malta Elsewhere: €50 per night for up to 5 nights per episode		
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund in Malta Elsewhere: Up to €300 per policy year		
7.	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)	Full refund up to 7 days per policy year. Cover is limited to Malta		

8.	Pregnancy and childbirth complications for treatment received as in-patient and day- patient	Up to €4,500 per policy year Elsewhere: Payable from benefits 1,2,3,4 & 6	
9.	Cash benefit for in-patient treatment received without charge in a State hospital	€50 per night for up to 45 nights a year	
10.	In-patient non-oncology related MRI, CT and PET scans	Full refund in Malta Elsewhere: Up to €200 per episode	
 	Cancer Treatment		
11.	Radiotherapy and chemotherapy consultant fees and drugs	Full refund in Malta Elsewhere: Up to €500 per course up to a maximum 2 courses per policy year	
12.	In Patient oncology related MRI, CT and Pet Scans	Full refund in Malta Elsewhere: Up to €200 per episode	
	OTHER BENEFITS		
13.	Emergency road ambulance (When medically necessary)	Full refund in Malta Elsewhere: Up to €800 per policy year	