

Sana In & Out Patient Residency Key Plan

Hospital / Clinic must be approved by GasanMamo Insurance		<p style="text-align: center;">Treatment in Malta and European Countries</p> <p style="text-align: center;">The cover provided for in European countries will only operate if the treatment required is not available in Malta and is undertaken upon the advice of the consultant/surgeon.</p> <p style="text-align: center;">Full refund of fair & reasonable charges must be incurred in a participating hospital/clinic in Malta</p>
Annual maximum (For each person insured)		€100,000
IN-PATIENT & DAY-PATIENT TREATMENT		
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund in Malta
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full refund in Malta
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund in Malta
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund in Malta
5.	Parent Accommodation staying with child under 14 years of age	Full refund in Malta
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund in Malta
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
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

	CANCER TREATMENT	
11.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund in Malta Up to an annual limit of €30,000 payable from the annual maximum limit of €100,000
12.	In-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
13.	Out-patient oncology related MRI, CT and Pet Scans	Full refund in Malta
	OUT-PATIENT TREATMENT	
14.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Full refund in Malta
15.	General Practitioner charges	Up to €325 per policy year in Malta payable from benefit 16
16.	Out-patient specialist consultation fees, pathology, radiology, physiotherapy, diagnostic procedures (must be GP or Specialist referred) and psychiatric related charges	Up to €1500 per policy year in Malta
	OTHER BENEFITS	
17.	Emergency road ambulance (When medically necessary)	Full refund in Malta