

Residency Europe Plan

Hospital / Clinic must be approved by GasanMamo Insurance		Treatment covered in European countries only 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-PATIENT & DAY-PATIENT TREATMENT		
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 member 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 or day-patient treatment (Treatment is only payable with prior authorisation from GasanMamo)	Full refund
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient (payable after 12 months of membership)	Full refund
9.	In-patient non-oncology related MRI, CT and PET scans	Full refund

	CANCER TREATMENT	
10.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund
11.	In-patient oncology related MRI, CT and Pet Scans	Full refund
12.	Out-patient oncology related MRI, CT and Pet Scans	Full refund
	OUT-PATIENT TREATMENT	
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 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 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
	OTHER BENEFITS	
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