

Table of Benefits

EU Plan

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health@gasanmamo.com



Hospital / Clinic must be approved by GasanMamo Insurance	Treatment in European Union Countries Charges must be fair & reasonable and incurred in a participating hospital/clinic
Annual maximum (For each person insured)	€50,000

In-Patient & Day-Patient Treatment		
1.	Hospital accommodation, nursing, drugs and dressings per episode	Full refund up to fair and reasonable fees
2.	Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient or day-patient treatment per episode	Full refund up to fair and reasonable fees
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund up to fair and reasonable fees
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund up to fair and reasonable fees
5.	Parent accommodation staying with child under 14 years of age	Full refund up to fair and reasonable fees
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund up to fair and reasonable fees
7.	Psychiatric related charges for in-patient or day-patient treatment (Treatment is only payable with prior authorisation from GasanMamo Insurance)	Full Refund up to fair and reasonable fees
8.	Pregnancy and childbirth complications for treatment received as in-patient and day-patient (Payable after 12 months of membership. This benefit cannot be claimed in conjunction with any other benefit)	Full Refund up to fair and reasonable fees
9.	Cash benefit for in-patient treatment received without charge in a state hospital	€50 per night for up to 60 nights a year
10.	In-patient non-oncology related MRI, CT and PET scans	Full refund up to fair and reasonable fees

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Cancer Treatment		
11.	Radiotherapy and chemotherapy consultant fees and drugs	Full refund up to fair and reasonable fees
12.	In-Patient oncology related MRI, CT and Pet Scans	Full refund up to fair and reasonable fees
13.	Out-Patient oncology related MRI, CT and Pet Scans	Full refund up to fair and reasonable fees

Out-Patient Treatment		
14.	Out-patient non-oncology related MRI, CT and PET scans (must be specialist referred)	Full refund up to fair and reasonable fees
15.	General Practitioner charges	Fair and reasonable fees up to €325 per policy year
16.	Prescribed out-patient drugs and dressings (Prescription only drugs)	Benefit will be payable from Benefit 15
17.	Minor procedures performed by a General Practitioner under local anaesthesia	Fair and reasonable fees up to €120 per episode
18.	Out-patient specialist consultation fees, pathology, radiology and diagnostic procedures (treatment must be GP or specialist referred)	Full refund up to fair and reasonable fees
19.	Alternative Therapy – Chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists up to a maximum of 10 sessions per medical condition (treatment must be GP or specialist referred)	Full refund up to fair and reasonable fees
20.	Psychiatric related charges for out-patient treatment (Treatment is only payable after 2 years of membership with prior authorisation from GasanMamo Insurance)	Fair and reasonable fees up to €800 per policy year
21.	Emergency dental care (To repair or to replace teeth following involvement in an accident/fortuity performed by a Specialist)	Fair and reasonable fees up to €700 per policy year
22.	Out-Patient surgical procedures performed by a specialist	Payable from benefits 2 & 3

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Other Benefits		
23.	Emergency road ambulance (When medically necessary)	Full Refund up to fair and reasonable fees
24.	Home nursing prescribed by a specialist following in-patient or day-patient treatment	Up to €450 per week for up to 26 weeks per policy year
25.	Worldwide Specialty Assistance Emergency Service. This includes repatriation to Malta.	Included
26.	Maternity Cash Benefit (Payable after 12 months of membership. This benefit cannot be claimed in conjunction with any other benefit)	€500 per pregnancy

Important Information:

1. Charges must be fair & reasonable - This means that charges for a medical service received both as out-patient and in-patient are to be fair and reasonable. We determine what is a reasonable fee through our experience and taking into account the service provided, by whom it was provided, that it is similar to other treatment providers and the geographical area where the treatment was received. For surgical procedures we consider the complexity of the treatment involved, the degree of professional skill and other relevant factors. A list with the most common surgical procedures and out-patient services can be found on our website: www.gasanmamo.com. The list may be updated from time to time at our discretion. If one is insured on one of our Vital or Key Plans which include limited cover outside of Malta, the local fair and reasonable fees shall apply however, if insured on an EU or International Plan we shall consider fair and reasonable fees by taking into account the average cost of the treatment for that particular country or region.
2. Charges must be incurred in a participating hospital - A hospital/clinic which we recognize as one of our supporting hospitals/clinics at the time that treatment is to be received. The list of participating hospitals/clinics can be found on our website gasanmamo.com