

Table of Benefits

Residency Key Plan

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health@gasanmamo.com



Hospital / Clinic must be approved by GasanMamo Insurance	<p>Treatment in Malta and European Countries</p> <p>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>Charges must be fair & reasonable and incurred in a participating hospital/clinic</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 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 in Malta up to fair and reasonable fees
3.	Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Full refund in Malta up to fair and reasonable fees
4.	Physician charges for in-patient and day-patient treatment per episode	Full refund in Malta up to fair and reasonable fees
5.	Parent Accommodation staying with child under 14 years of age	Full refund in Malta up to fair and reasonable fees
6.	In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	Full refund in Malta up to fair and reasonable fees
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 fair and reasonable fees 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 (Payable after 12 months of membership. This benefit cannot be claimed in conjunction with any other benefit)	Fair and reasonable fees up to €4,500 per policy year

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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 up to fair and reasonable fees

Cancer Treatment		
11.	Radiotherapy and chemotherapy, consultant fees and drugs	Full refund in Malta up to fair and reasonable fees 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 up to fair and reasonable fees
13.	Out-patient oncology related MRI, CT and Pet Scans	Full refund in Malta 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 in Malta up to fair and reasonable fees
15.	General Practitioner charges	Fair and reasonable fees 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	Fair and reasonable fees up to €1500 per policy year in Malta

Other Benefits		
22.	Emergency road ambulance (When medically necessary)	Full refund in Malta up to fair and reasonable fees

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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