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LAFERLA HEALTHPLANS

GOLD PLAN

table of benefits

Benefits	Limits per Policy Year (unless otherwise stated)	
Area of Cover: Worldwide	Overall Maximum Limit: €750,000	
Section 1 - In Patient & Day-Care Treatment	For Treatment received in Malta	For Treatment received outside of Malta
1. Accommodation and Ancillary charges	Full Refund of Reasonable Charges	Up to €250 per night
2. Rehabilitation Centre Costs for Rehabilitation on recommendation of a Specialist, following a surgical intervention	Up to €700 per week, up to 26 weeks per year	
3. Parent Accommodation - staying with a child under the age of 16	Full Refund of Reasonable Charges	Up to €100 per night
4. Operating theatre charges, drugs, dressings and surgical appliances including prosthesis	Full Refund of Reasonable Charges	Up to €500 per minor operation; €1,000 per intermediate operation; €1,500 per major operation.
5. Surgeon's and Anaesthetist's charges	Full Refund of Reasonable Charges	Up to €500 per minor operation; €1,000 per intermediate operation; €1,500 per major operation.
6. Consulting Physician's Charges for daily visits whilst In-Patient	Full Refund of Reasonable Charges	Up to €75 per day
7. Pathology, Radiology (including CT and MRI Scans), Diagnostic Tests and Physiotherapy	Full Refund of Reasonable Charges	Up to €500 per episode
8. Treatment of Psychiatric Illnesses up to 35 nights per year (subject to a 12 month Moratorium from date of joining)	Full Refund of Reasonable Charges	Up to €200 per day
9. Road Ambulance charges	Full Refund of Reasonable Charges	Up to €250 per episode
Section 2 - Cancer Treatment	For Treatment received in Malta	For Treatment received outside of Malta
1. Consultant Oncologist fees for all the active phase of the cancer treatment and hospital charges for cancer tests and drugs, including chemotherapy and radiotherapy for each course of treatment	Full Refund of Reasonable Charges	Up to €2,000 per year
2. Oncology-related CT Scans, MRI's and PET Scans	Full Refund of Reasonable Charges	Up to €1,000 per year
Section 3 - Other Benefits relating to In-Patient or Day-Care Treatment		
1. Home Nursing charges by a professional nurse following a surgical intervention by a Specialist, on recommendation of a Specialist	Up to €700 per week; up to 26 weeks per year	
2. Cash benefit for In-Patient and Day-Care Treatment received free of charge in a non-paying hospital	Adults @ €60 per day, up to 90 days Children (Under 18) @ €30 per day, up to 45 days (Payable to Policyholder)	
3. Prescribed drugs following a surgical procedure	Up to €250 per year	

Section 4 - Out-Patient Treatment

1. General Practitioner charges, professional fees for Specialist consultations, and out-patient diagnostic tests and procedures. <i>Physiotherapy limited to 10 sessions per treatment.</i>	Full Refund of Reasonable Charges in Malta	Outside of Malta, refund of Reasonable Charges up to €500 per year
2. Alternative Therapy including osteopathy, homeopathy, acupuncture and chiropractic treatment provided by qualified practitioners. <i>Limited to 10 sessions per treatment.</i>		
3. CT and MRI Scans referred by a specialist		
4. Psychiatric Care (subject to a 12 month Moratorium from date of joining)	Up to €250 per year	
5. Drugs prescribed on an Out-Patient basis (must be prescribed by a Specialist)	Up to €100 per year	

Section 5 - Preventive & Routine Care

1. Annual Preventive Dental Treatment (including check-ups, x-rays, scaling & polishing)	Up to €50 per year
2. Annual Routine Eyesight Testing, including cost of Prescription Glasses	Up to €50 per year
3. Annual Skin Cancer Screening	Up to €50 per year
4. Annual Mammogram/Breast Ultrasound (Female members aged 40+) Annual Prostate Examination (Male members aged 40+)	Up to €100 per year
5. Annual Blood Tests: Lipid Profile, Liver Function, Fasting Glucose, Complete Blood Count (Members aged 40+)	Up to €75 per year
6. Annual Bone Density Scan (Members aged 40+)	Up to €75 per year

Section 6 - Dental Treatment

1. 75% of routine treatment (incl. fillings, extractions and root canal therapy)	Up to €500 per year
2. 50% of major restorative or orthodontic treatment (incl. crowns, bridges or orthodontic treatment of over-bite or under-bite)	
3. Emergency Dental Treatment necessary to restore or replace sound natural teeth lost or damaged as a result of an accident	Up to €600 per year

Section 7 - Pregnancy Cover (Subject to 12 month Moratorium from date of joining)

1. Pregnancy Cover - covers female insured members for Out-Patient consultations, examinations and tests relating to pregnancy, and In-Patient charges relating to childbirth	Up to €500 per pregnancy
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Section 8 - Additional Benefits

1. Funeral Expenses	Up to €1,500
2. Second Medical Opinion Service	Included in Cover
3. Mediphone - Medical Assistance over the phone, via a dedicated 24/7 call centre	Included in Cover

“Full Refund” means Full Refund of all Reasonable Charges for the Treatment in question, as per ‘Schedule of Reasonable Fees Maximum Benefits’ which can be viewed on www.laferla.com.mt or at our offices. Also refer to policy definitions.

The purpose of the policy is to provide cover for the customary and reasonable fees of recognised Treatment, which is medically necessary for acute medical conditions and injuries occurring after the date of joining.

This policy is not intended to cover any pre-existing medical conditions and conditions arising therefrom or associated therewith. The policy also does not cover experimental or unproven Treatment, but should such situations arise we will discuss these with the beneficiary's specialist and decide whether the cost of the proposed treatment is covered. Claims will be paid for those items specified in the policy benefits (up to the amounts stated, if applicable).

Subject to terms, conditions, exclusions and limitations of the Laferla Healthplans policy which can be viewed on www.laferla.com.mt.

Laferla Insurance Agency Limited is licensed to act as an insurance agent for Mapfre Middlesea plc and both companies are authorised to transact insurance business by the Malta Financial Services Authority under the Insurance Business Act, 1998.