

Bupa Malta Standard Cover

This plan is designed to cover you for customary and reasonable fees locally

1. OUT-PATIENT TREATMENT

1a	Consultants' fees for pathology, radiology, diagnostic tests and treatment by therapists	Up to €250 each membership year
1b	MRI, CT & PET Scans	Up to €200 each scan
1c	Cancer Treatment Consultant oncologists' fees for chemotherapy and radiotherapy for all the active phase of the treatment of the cancer	Up to €500 each course of treatment
1d	Mini Minor procedures performed by a family doctor under local anaesthetic	Up to €50 for professional fees Up to €50 for operation fees
1e	Family Doctor Treatment	Up to €80 each membership year
1f	Prescribed Drugs and Medicines	Not eligible

2. DAY-CASE AND IN-PATIENT TREATMENT

2a	Consultants' fees for surgical operations Operation Category Minor under General Anaesthetic Intermediate Major Consultants' fees for minor procedures carried out under local anaesthesia Consultant physicians' fees for in-patient consultations	Surgeons' Fees Up to €140 Up to €260 Up to €650 Up to €105 each surgical operation	Anesthetists' Fees Up to €50 Up to €85 Up to €165
2b	Clinic or hospital accommodation and nursing services	Up to €50 each day Up to €85 each day-case treatment Up to €155 each night for a maximum of 5 nights each in-patient stay	
2c	Parent accommodation staying with a child under the age of 13	Up to €30 each night for a maximum of 5 nights each in-patient stay	
2d	Theatre charges, drugs and surgical dressings	Up to €95 each Minor operation Up to €140 each Intermediate operation Up to €235 each Major operation	
2e	Drugs and dressings prescribed to take home following a day-case or in-patient treatment	Not eligible	
2f	Pathology, radiology, diagnostic tests and physiotherapy	Up to €200 each membership year	
2g	Prostheses and appliances	Up to €400 each prosthesis or appliance	
2h	MRI, CT & PET Scans	Up to €200 each scan	
2i	Cancer Treatment Consultant oncologists' fees for treatment and hospital charges for chemotherapy and radiotherapy for all active phase of the treatment	Up to €500 each course of treatment	

3. OTHER BENEFITS

3a	Home nursing following in-patient treatment	Up to €35 each day for a maximum of 26 weeks each membership year
3b	24 hour home nursing	Not eligible
3c	Nursing and convalescence following a major surgical operation	Not eligible
3d	Maternity Cash Benefit (after 12 months of membership)	Not eligible
3e	Emergency road ambulance journeys related to day-case or in-patient treatment in a participating hospital	Up to €800 each membership year
3f	Emergency dental treatment Accident related dental treatment	Not eligible
3g	Treatment received without charge in a State Hospital: Day-case treatment In-patient treatment	Up to €25 per episode Up to €25 each night up to 40 nights each membership year

OVERALL MAXIMUM BENEFIT PER PERSON EACH MEMBERSHIP YEAR €175,000

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Contact Bupa Malta first on 21 342 342

If you know that you may need treatment, please contact us first. This gives us the chance to check your cover and to make sure that we can give you our guidance.

Your Claim Form

You must ensure that your claim form is fully completed by you and your family doctor, recommending the treatment. Original invoices are required and must be forwarded to us within three months of the treatment date.

Active Treatment

The plan covers you for the cost of active treatment only. By this we mean treatment of a disease, illness or injury that leads either to your recovery or conservation of your condition or to restore you to your previous state of health as quickly as possible.

Customary and Reasonable Fees

We will pay for customary and reasonable costs. This means that the costs charged by your treatment provider should not be more than they would normally charge and be representative of charges by other treatment providers, or in line with Bupa's equivalent schedules in the country of treatment.

Table of Benefits

This Table of Benefits indicates the benefits and limits that apply to your plan.

Membership Guide

FULL DETAILS OF ALL BENEFITS, RULES AND OTHER IMPORTANT PIECES OF INFORMATION YOU MIGHT NEED ARE AVAILABLE IN THE MEMBERSHIP GUIDE.

You can download an updated version from our website

www.bupa.com.mt

or contact us to ask for a copy.