

Bupa Malta Private Hospital Cover **Essential Option**

1. OUT-PATIENT TREATMENT

1a	Consultants' fees for pathology, radiology, diagnostic tests and treatment by therapists	Not eligible
1b	MRI, CT & PET Scans	Refund for all customary and reasonable fees
1c	Cancer Treatment Consultant oncologists' fees for chemotherapy and radiotherapy for all the active phase of the treatment of the cancer	Refund for all customary and reasonable fees
1d	Mini Minor procedures performed by a family doctor under local anaesthetic	Up to €100 per procedure for both professional and operation fees
1e	Family Doctor Treatment	Not eligible
1f	Prescribed Drugs and Medicines	Not eligible

2. DAY-CASE AND IN-PATIENT TREATMENT

2a	Surgeons' and Anaesthetists' Fees Physicians' Fees	Refund for all customary and reasonable fees
2b	Clinic or hospital accommodation and nursing services	Refund for all customary and reasonable fees
2c	Parent accommodation staying with a child under the age of 13	Refund for all customary and reasonable fees
2d	Theatre charges, drugs and surgical dressings	Refund for all customary and reasonable fees
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	Refund for all customary and reasonable fees
2g	Prostheses and appliances	Refund for all customary and reasonable fees
2h	MRI, CT & PET Scans	Refund for all customary and reasonable fees
2i	Cancer Treatment Consultant oncologists' fees for treatment and hospital charges for chemotherapy and radiotherapy for all the active phase of the treatment	Refund for all customary and reasonable fees

3. OTHER BENEFITS

3a	Home nursing following in-patient treatment	Up to €330 each week for up to 24 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	Not eligible
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	Not eligible

OVERALL MAXIMUM BENEFIT PER PERSON EACH MEMBERSHIP YEAR €550,000

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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.

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.