

Personal Case Management and Wellbeing Cover

April 2025



Taking health insurance to a new level

You probably have health insurance already which covers you for diagnosis and treatment of acute medical conditions. With our Personal Case Management and Wellbeing cover, which can be purchased alongside your regular Atlas Healthcare plan in Malta, you get much, much more.

Personal Medical Case Management

Much more than just a second opinion, when you access this service, you will be assigned an experienced case manager from one of the multidisciplinary teams which includes doctors and renowned medical experts from around the globe. Your case manager will identify which medical experts are best to deal with your case and you can expect a comprehensive care plan detailing any recommendations suggested by your expert team.

Personal Case Management and Wellbeing Extension

| 1. Personal medical case management | |
|---|--|
| Benefits | Limit |
| In the unfortunate event that you are diagnosed with a serious illness, we may offer you access to a personal case management service. Medical practitioners will review your case and may also be able to recommend a suitable course of treatment for you . <i>Please note: If you choose to make use of this service, any treatment you receive will remain subject to the terms and limits of this policy, even if it is on the recommendation of the medical practitioner reviewing your case.</i> | Included |
| 2. Cover for chronic conditions | |
| Benefits | Limit |
| This policy will also cover you for out-patient routine follow up consultations (and associated outpatient diagnostic tests) with a medical practitioner for the purpose of monitoring the on-going control of a specified chronic medical condition listed below. The routine out-patient drugs prescribed by the medical practitioner for the purpose of maintaining a chronic condition in its controlled state are not eligible for benefit. Specified chronic conditions are limited to: angina, arthritis, asthma, chronic obstructive pulmonary disease, diabetes, glaucoma, high cholesterol, raised blood pressure, thyroid problems. | €300 |
| 3. Vaccinations | |
| Benefits | Limit |
| Vaccinations including the cost of the vaccines and medical practitioner or nursing charges for their administration in their place of practice. | €200 |
| 4. Additional accommodation for adult relatives of children under 18 years of age | |
| Benefits | Limit |
| This benefit is for the cost of one adult relative staying in hospital with a child under 18 years old while the child is receiving eligible private treatment . The child must be covered by the policy and the benefit is paid from the child's benefit. This benefit is only available if treatment is eligible for payment. | Limits as per benefits table applicable to your plan under the Additional accommodation benefit. |

Benefits are per policy **year** unless otherwise stated

Special Conditions applying on the purchase of this Extension.

1. Minimum numbers of members are required to take up this cover for company paid groups (at least 10 members).
2. For voluntary members or company paid groups with less than ten members, pre-existing **chronic** conditions will not be covered.
3. Charges for vaccinations are not eligible for benefit when incurred in the first twelve months of cover under this extension except in the case of new-born babies when one parent and any older siblings have been insured for twelve months under this extension.

Contact us:

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Atlas Healthcare Insurance Agency Limited (C32603) is authorised under the Insurance Distribution Act to act as Enrolled Insurance Agents for Atlas Insurance PCC Limited (C5601) (AIPL). AIPL is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. Both entities are regulated by the Malta Financial Services Authority.

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