



# You watch over them, we watch over you

Your Plans and Benefits – Atlas Healthcare Standard Plans

April 2023



Supported by



## What You're Covered For

(See important notes on back page)

Please refer to the column showing the benefits table applicable to your plan. Your latest membership statement will show which plan is applicable to you and give other details which are relevant to you. Benefits apply to each member each policy year unless otherwise stated. The Value Option for each plan excludes certain benefits including most out-patient benefits. For those options the excluded benefits are shown against a yellow background.

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
Area of Cover		Area 2 Worldwide excluding USA	Area 1 Worldwide	Area 1 Worldwide
Overall maximum annual benefit	We will pay up to the maximum shown each year for each member	€1,000,000	€750,000	€275,000
<b>In-patient and daycare treatment – pre-authorization required</b>				
1 Hospital charges	<p>(a) Accommodation charges inclusive of routine nursing and special nursing when approved by us; drugs, dressings and supplements used for in-patient or daycare <b>treatment</b> for non-surgical and non-oncology related admissions</p> <p>(b) Operating theatre fees (including eligible appliances), recovery room fees, surgical drugs and dressings used for in-patient or daycare <b>treatment</b> Limits are for each operation unless otherwise stated</p> <p><i>Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate, Major, Extra major and Complex</i></p> <p><i>In Malta and the UK, hospitals used must be approved by us.</i></p>	Full settlement of reasonable charges	<p>(a) Full settlement of reasonable charges when <b>you have treatment in supporting hospitals in Malta</b>. Elsewhere benefit will be limited to: In-patient: €250 per night Daycare: €140 per day</p> <p>(b) Full settlement of reasonable charges when <b>you have treatment in supporting hospitals in Malta</b>. Elsewhere the following limits will apply per classification of operation: Minor: €300 Intermediate: €520 Major: €1,500 Extra major: €1,750 Complex: €2,000 Eligible prosthesis: €600</p>	<p>(a) In-patient: 5 nights per treatment up to €195 per night. Daycare: up to €135 per day</p> <p>(b) The following limits will apply per classification of operation: Minor: €145 Intermediate: €270 Major: €400 Eligible prosthesis: €520</p>
2 Surgeons' and anaesthetists' charges	<p>Surgeons' and anaesthetists' charges for each operation unless otherwise stated</p> <p>This includes pre- and post-operative consultations while an in-patient or daycare patient. Related out-patient consultations are payable under benefit 15</p> <p><i>Category and level of complexity of operations is determined by our schedule of procedures as Minor, Intermediate, Major, Extra major and Complex</i></p>		<p>Full settlement of reasonable charges when <b>you have treatment in supporting hospitals</b>. Elsewhere the following limits will apply per classification of operation: Minor (local): €200 Minor (general): €360 Intermediate: €700 Major: €1,200 Extra major: €1,500 Complex: €1,700</p>	<p>The following limits will apply per classification of operation:</p> <p>Minor (local): Surgeon: €145 Minor (general): Surgeon: €225. Anaes't: €150 Intermediate: Surgeon: €425. Anaes't: €275 Major: Surgeon: €750. Anaes't: €350 Extra Major/Complex: Surgeon: €1,000. Anaes't: €400</p>

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
3 Physicians' charges	Physicians' charges for in-patient and daycare <b>treatment</b> . This includes intensive care	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €100 per day	Up to €100 per day for a maximum of 6 days per <b>treatment</b>
4 <b>Specialist</b> consultations, diagnostic procedures (except PET, CT and MRI scanning) and physiotherapy	Out-patient consultations, diagnostic procedures and physiotherapy are payable under benefit 15 and/or 17 even if they are related to in-patient or daycare <b>treatment</b> either before admission or after discharge		Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €500 per <b>year</b>	Up to €325 per <b>year</b>
5 Additional accommodation	(a) Charges for one adult relative staying in the same <b>hospital</b> as a child <b>member</b> who is under 18 years of age. This is paid from the child's benefit (b) Benefit is also payable for charges for a child being breast fed to stay in the same <b>hospital</b> with his or her nursing mother who is herself a <b>member</b> . This is payable from the mother's benefit <i>These benefits are only available if <b>treatment</b> is eligible for payment</i>	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere up to €150 per night	Up to €60 per night for a maximum of 5 nights per treatment
6 Cash benefit	Cash benefit (a) for each night the <b>member</b> receives free <b>treatment</b>  (b) for daycare <b>treatment</b> related to an eligible surgical procedure where a <b>member</b> receives free <b>treatment</b>  <i>We will pay these benefits only if the <b>treatment</b> the <b>member</b> receives would have been eligible for benefit privately under this policy</i>	(a) €50 per night. <b>We</b> will pay for up to 60 nights per <b>year</b>  (b) €35 per surgical admission	(a) €50 per night. <b>We</b> will pay for up to 40 nights per <b>year</b>  (b) €35 per surgical admission	(a) €30 per night. <b>We</b> will pay for up to 40 nights per <b>year</b>  (b) €25 per surgical admission
7 Psychiatric Illness	Charges for in-patient or daycare <b>treatment</b> of psychiatric illness given by a psychiatrist. Benefit is payable for <b>treatment</b> given by a psychotherapist or psychologist when under the control of a psychiatrist  <i>This benefit is not eligible for cash benefit (Benefit 6)</i>	Full settlement of reasonable charges up to a maximum of 35 days per <b>year</b> . Benefit will be payable <b>ONLY</b> if we give prior approval to <b>treatment</b>	Full settlement of reasonable charges up to a maximum of 30 days per <b>year</b> in <b>Malta</b> . Benefit will be payable <b>ONLY</b> if we give prior approval to <b>treatment</b> . Elsewhere up to €130 per day up to a maximum of 30 days	Up to €275 per night for a maximum of 5 nights
<b>Other treatment</b>				
8 Oncology	(a) Hospital accommodation charges, radiotherapy, chemotherapy and oncology related tests (including PET, MRI and CT scanning), drugs and specialist fees for <b>treatment</b> received as in-patient, out-patient or daycare patient during a course of oncology <b>treatment</b> .  (b) The cost of wigs needed during active <b>treatment</b> of cancer  (c) Dedicated cancer care service  (d) Palliative care Care to relieve symptoms of a <b>medical condition</b> that has been diagnosed as terminal. <i>Benefit will only be payable when <b>we</b> give prior approval</i>	(a) Full settlement of reasonable charges  (b) Up to €190 per <b>year</b>  (c) Included  (d) Full settlement of reasonable charges up to a maximum of 10 days	(a) Full settlement of reasonable charges when <b>you</b> have <b>treatment</b> in <b>supporting hospitals</b> in <b>Malta</b> . Elsewhere limited, to €4,000 per <b>year</b>  (b) Up to €190 per <b>year</b>  (c) Included  (d) Full settlement of reasonable charges up to a maximum of 10 days in <b>supporting hospitals</b> in <b>Malta</b>	(a) Up to €1,000 per course but an additional €500 per <b>year</b> for out-patient oncology drugs and €250 per episode for oncology PET, MRI and CT scanning. By course <b>we</b> mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses per <b>year</b>  (b) Up to €190 per year (c) Included (d) Not available

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
9 PET, CT and MRI scanning for non-oncology related treatment	Positron emission tomography, magnetic resonance imaging and computerised tomography (brain and body scanning) received (a) as an in-patient or daycare patient only when referred by a specialist (b) as an out-patient only when referred by a <b>specialist</b>	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €1,000 per year	(a) Up to €250 per episode  (b) Up to €200 per episode
10 Ambulance Transport	This is to pay for a road ambulance for emergency transport to, from or between <b>hospitals</b> when medical supervision is required while being transported	Full settlement of reasonable charges	Full settlement of reasonable charges when <b>you</b> have <b>treatment in supporting hospitals in Malta</b> . Elsewhere up to €2,000 per year	Up to €800 per year
11 Outside <b>area of cover</b> when <b>area</b> limited to <b>area 2</b>	This is to cover emergency <b>treatment</b> , or <b>treatment</b> of a <b>medical condition</b> which arises suddenly whilst outside the <b>member's area of cover</b>	Up to €80,000 per year	Not required for Area 1 cover	Not required for Area 1 cover
12 International Emergency Medical Assistance	<i>See Membership handbook for terms and benefits</i>	Included in <b>your plan</b>	Not available	Not available
<b>Out-Patient treatment</b>				
13 Out-patient surgical procedures	Surgical procedure received as an out-patient	Benefit is payable out of benefits 1 (b) & 2 above	Benefit is payable out of benefits 1 (b) & 2 above	Benefit is payable out of benefits 1 (b) & 2 above.
14 <b>Family doctor</b> charges and drugs and dressings	(a) <b>Family doctor</b> charges for consultations  (b) <b>Prescription</b> drugs and dressings including vaccinations when part of a <b>treatment plan</b>  (c) <b>Family doctor</b> charges for minor surgery approved by us	(a) Full settlement of reasonable charges  (b) Up to €400 per <b>year</b> but an additional €400 during a period of 40 days prior to commencement of in-patient or daycare <b>treatment</b> and 40 days after the end of such <b>treatment</b> (c) Benefit is payable out of benefit 14 (a) above	(a) Full settlement of reasonable charges in <b>Malta</b>  (b) Up to €400 per <b>year</b> drugs and dressings must be prescribed by a <b>specialist</b> and follow in-patient or daycare <b>treatment</b>  (c) Up to €130 per episode	(a) Up to €100 per <b>year</b>  (b) No benefit  (c) Up to €100 per episode
15 <b>Specialist</b> consultations, <b>family doctor secondary treatment</b> and diagnostic procedures (other than PET, MRI and CT scanning), speech therapy, occupational therapy and physiotherapy	<b>Specialists'</b> charges for consultations and <b>treatment, family doctor secondary treatment</b> , diagnostic procedures (even if they are related to in-patient or daycare <b>treatment</b> ), speech therapy and occupational therapy and physiotherapy <b>treatment</b> . <i>All physiotherapy must follow referral by a <b>family doctor</b> or <b>specialist</b>. When it is <b>family doctor</b> referred physiotherapy treatment it is limited to 8 visits in a 5 week period. Additional sessions require referral by a <b>specialist</b>. Benefit for speech therapy and occupational therapy must follow referral by a <b>specialist</b> and will only be payable when <b>we</b> give prior approval</i>	Full settlement of reasonable charges	Full settlement of reasonable charges in <b>Malta</b> Elsewhere up to €500 per year	Up to €250 per <b>year</b> but an additional €350 during a period of 40 days prior to commencement of in-patient or daycare <b>treatment</b> and 40 days after the end of such <b>treatment</b>
16 Alternative <b>treatment</b>	Out-patient chiropractic <b>treatment</b> , acupuncture, homeopathy, osteopathy and Chinese herbal medicine given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath, osteopath or Chinese herbal medicine practitioner where the <b>treatment</b> is given  <i>All alternative treatment must follow referral by a <b>family doctor</b> or <b>specialist</b>. When it is <b>family doctor</b> referred alternative treatment it is limited to 8 visits in a five week period. Additional sessions require referral by a <b>specialist</b></i>			Up to €250 per <b>year</b>

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
17 Psychiatry	Out-patient <b>treatment</b> of psychiatric illness <i>Benefit is payable for <b>treatment</b> given by a psychiatrist or by a psychotherapist or psychologist when under the control of a psychiatrist. Benefit will only be payable when we give prior approval</i>	Up to €1,000 per year	Up to €800 per year	Up to €200 per year
18 Accidental damage to natural teeth	Initial <b>treatment</b> required immediately following accidental damage to natural teeth and given by a <b>medical practitioner</b> within 48 hours of the incident.	Up to €600 per year	Up to €600 per year	No benefit
19 Nursing-at-home	(a) Nursing at home when arranged by a <b>specialist</b> out of medical necessity for a <b>member</b> who needs a registered nurse following <b>treatment</b>  (b) <b>Inpatient rehabilitation</b> immediately following acute <b>treatment</b> when arranged by a <b>specialist</b> <i>Benefit will only be payable when we give prior approval</i>	(a) Full settlement of reasonable charges up to 14 days for each <b>medical condition</b> per year After the first 14 days, €75 per day subject to a maximum of 26 weeks  (b) Up to 28 days per year unless following severe central nervous system damage caused by external trauma payable out of benefit 1a	(a) Full settlement of reasonable charges for the first 10 days of <b>treatment</b> for each <b>medical condition</b> . After the first 10 days, €60 per day subject to a maximum of 26 weeks  (b) Up to 28 days per year unless following severe central nervous system damage caused by external trauma payable out of benefit 1a	Full settlement of fair and reasonable charges up to the first 7 days and up to €50 per day for up to 120 days
20 Maternity cash benefit	Cash benefit for <b>your</b> pregnancy and childbirth including in-patient or out-patient antenatal and post natal consultations and delivery <i>This benefit is payable following <b>your</b> childbirth and on presentation of a birth certificate within 60 days from the date of birth. Any payments which have been paid or are payable for any complications of <b>your</b> pregnancy or confinement will be deducted from this benefit and if payment for complications of <b>your</b> pregnancy or confinement equals or exceeds this benefit, then this benefit will not be paid Benefit is only payable if <b>you</b> have been insured by us under this <b>policy</b> for a continuous period of 10 months prior to <b>your</b> date of delivery.</i>	Up to €750 per confinement	Up to €300 per confinement	No benefit
21 Complications of pregnancy and childbirth	Treatment for <b>medical conditions</b> related to non-routine pregnancy and childbirth	Included	Included	Included
22 Expert health information telephone helpline +44 (0) 1892 556753 phone access to health information service	Available to all <b>members</b> . <b>You</b> only pay for the call charge to access the entirely confidential health information service.  This service is available whenever <b>you</b> need to talk to a medical expert – not just when <b>you</b> need to claim. Get the latest information on vaccinations or health precautions before travelling. Check on symptoms that are worrying <b>you</b> . Understand the facts on a health condition. Or simply call for support and reassurance.	<ul style="list-style-type: none"> <li>Nurses, midwives, pharmacists and counsellors are ready to talk to you. Nurses and counsellors are available 24/7. Midwives and pharmacists are available Monday to Friday from 08:00 to 20:00 GMT; Saturday and UK public holidays from 08:00 to 16:00 GMT; and Sunday 08:00 to 12:00 GMT</li> <li>Completely confidential and completely separate from <b>our</b> claims service. <b>You</b> can choose to remain anonymous with no record of <b>your</b> call. Or <b>you</b> can ask to make a note of <b>your</b> call in case <b>you</b> want to call again. This service can't diagnose medical conditions or prescribe medicine, but <b>you</b> can be given the latest information about specific illnesses and conditions, treatments and medicine, as well as guidance and support.</li> </ul>		
23 Airfares	Return airfares for a <b>member</b> receiving in-patient <b>treatment</b> in Europe involving a minimum stay in <b>hospital</b> of 8 nights providing that the <b>hospital</b> is listed in <b>our directory of hospitals</b>	Up to €450	No benefit	No benefit

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
24 Hotel accommodation	<p><b>We</b> will pay the cost of hotel accommodation for up to 20 nights per <b>year</b> for the <b>member</b> receiving cancer <b>treatment</b> in Europe excluding <b>Malta</b> for the duration of each course received as an out-patient. Benefit will only be payable when it is medically necessary for the <b>member</b> to remain in the chosen country in Europe for <b>treatment</b> and it would not be reasonable to expect the <b>member</b> to return to <b>Malta</b> between <b>visits</b> for <b>treatment</b>.</p> <p>By course <b>we</b> mean a course of a maximum of six cycles of chemotherapy or six weeks of radiotherapy</p>	Up to €125 per night	No benefit	No benefit
25 Community Nursing Cover	<ul style="list-style-type: none"> <li>•Midwifery: one ante-natal and two post-natal visits by a state-certified midwife</li> <li>•Nursing care: Visits by a qualified nurse as prescribed by the member's family doctor or specialist to give treatment (excluding sitting in service) including bed baths, prevention and treatment of bed sores, intramuscular and/or subcutaneous injections, enemas, wound care, catheterisation and the treatment of diabetes.</li> </ul>	<p>Services are provided free by the service provider and will whenever needed, include free sterile dressing packs and swabs, elastic net bandages and syringes other than to administer insulin.</p> <p>Community nursing benefits are governed by regulations available on request. Cover is subject to a maximum of 24 weeks per medical condition.</p>		
26 Second Medical Opinion Service	This service gives <b>you</b> access to a comprehensive evaluation of <b>your</b> case and the provision of a written second opinion report on the <b>medical condition</b> and <b>treatment</b> plan by international expert <b>specialists</b> . If <b>you</b> choose to make use of this service, any <b>treatment you</b> receive will remain subject to the terms and limits of this <b>policy</b> .	Available	Available	Not available
27 24/7 GP telephone assistance	Telephone access to <b>our</b> GP service team	Available	Available	Available
28 24/7 Emergency pre-authorisation service	Telephone access to our pre-authorisation team for after office hours emergency hospitalisation assistance	Available	Available	Available
29 External prostheses	<b>We</b> will pay the cost of an external prosthesis needed following an accident or surgery for a <b>medical condition</b> . Benefit will only be payable if <b>you</b> had continuous cover with <b>us</b> before the accident or surgery happened that has led to the need for the prosthesis and all claims are made within 12 months of the amputation or removal of the body part. <b>We</b> will only pay this benefit once, regardless of how long <b>you</b> remain <b>our member</b> . Benefit will be payable <b>ONLY</b> if <b>we</b> give prior approval to <b>treatment</b>	Up to €5,000 in <b>your lifetime</b>	Up to €5,000 in <b>your lifetime</b>	Up to €5,000 in <b>your lifetime</b>

## Optional Cover

The following Optional Cover is only applicable if stated as such in your latest membership statement.

Benefits		International Plan	Private Hospital Plan	Private Clinic Plan
1) Routine maternity group cover <i>This option is only available for company paid groups with ten or more subscribers</i>	<p>(a) Pregnancy and childbirth including in-patient or out-patient ante-natal and post-natal consultations and delivery</p> <p>(b) Where pregnancy and childbirth take place in a state hospital and no charges related to (a) above, including tests, drugs or any other eligible benefit are incurred, the following benefit will be payable</p> <p><i>Benefit is not payable for a confinement or expenditure incurred within 10 months of a member first being registered for this optional benefit</i></p> <p><i>Routine maternity does not include a specific obstetric procedure or complications of pregnancy by a medical condition</i></p>	<p>(a) Paid in full up to a maximum of €1,000 per confinement</p> <p>(b) Up to €125 per confinement</p>	<p>(a) Paid in full up to a maximum of €1,000 per confinement</p> <p>(b) Up to €125 per confinement</p>	<p>(a) Paid in full up to a maximum of €1,000 per confinement</p> <p>(b) Up to €125 per confinement</p>

<p>2) Preventive care</p> <p>(a) Annual dental examination/routine eyesight testing by an optometrist (b) Skin cancer screening (c) Alternative or complementary <b>treatment</b> on referral by <b>your family doctor</b>. That is chiropractic, acupuncture, homeopathic or osteopathic <b>treatment</b> referred by <b>your family doctor</b> and given by a qualified practitioner who is registered to practice as a chiropractor, acupuncturist, homeopath or osteopath where the <b>treatment</b> is given. This benefit is payable in addition to any similar benefit in <b>your benefits table</b> as applicable to <b>your plan</b> (d) Prosthetic appliances not forming an integral part of a surgical procedure (e) Outpatient clinic fee <i>Benefits (c) alternative or complementary treatment on referral by your family doctor and (d) provision of prosthetic appliances, are governed by all the benefits, exclusions and conditions of your agreement including Section 2 Benefits we pay for</i></p> <p>3) Preventive Care Plus (all the above Preventive Care benefits (a), (b), (c), (d) and (e) PLUS benefits (f), (g), (h) and (i))</p> <p>(f) Routine cervical cancer screening including consultation fee; routine mammography and/or breast ultrasound examination for a woman aged 45 years or over, annual prostate examination, prostate ultrasound and prostate specific antigen test for men aged 45 years or over (g) Liver function test, lipid profile, complete blood count, fasting blood glucose test, urine analysis and <b>family doctor</b> consultation for routine test for members aged 40 years or over (h) Bone densitometry for members aged 45 years or over (i) Stress ECG for members aged 45 years or over <i>Benefits (h) and (i) are not payable when incurred within the first twelve months of being registered for this optional benefit.</i></p>	<p>(a) Up to €60 (b) Up to €60 (c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250 (e) Up to €5 per visit</p> <p>(f) Up to €160</p> <p>(g) Up to €125</p> <p>(h) Up to €125 every two <b>years</b> (i) Up to €250 every two <b>years</b></p>	<p>(a) Up to €60 (b) Up to €60 (c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250 (e) Up to €5 per visit</p> <p>(f) Up to €160</p> <p>(g) Up to €125</p> <p>(h) Up to €125 every two <b>years</b> (i) Up to €250 every two <b>years</b></p>	<p>(a) Up to €60 (b) Up to €60 (c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250 (e) Up to €5 per visit</p> <p>(f) Up to €160</p> <p>(g) Up to €125</p> <p>(h) Up to €125 every two <b>years</b> (i) Up to €250 every two <b>years</b></p>	<p>(a) Up to €60 (b) Up to €60 (c) Up to €125</p> <p>(d) 75% of the cost incurred up to a maximum of €250 (e) Up to €5 per visit</p> <p>(f) Up to €160</p> <p>(g) Up to €125</p> <p>(h) Up to €125 every two <b>years</b> (i) Up to €250 every two <b>years</b></p>
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These tables should be read in conjunction with your latest membership statement and handbook which, together with these tables, comprise your contract of insurance with us.

## Contact us:

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Claim forms may also be downloaded from our website.

Calls may be recorded and/or monitored for quality assurance, training and as a record of our conversation



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