



Sana
Healthcare

YOUR HEALTH
WE CARE



Gasamamo
INSURANCE

We're always there

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Sana Healthcare Table of Benefits

SANA HEALTHCARE	IN-PATIENT PLANS	
	VITAL PLAN	KEY PLAN
Hospital / Clinic must be approved by Sana Healthcare	Treatment is limited to Malta and charges must be fair & reasonable and incurred in a participating hospital/clinic.	Treatment is limited to Malta and charges must be fair & reasonable and incurred in a participating hospital/clinic.
Annual maximum (For each person insured)	€120,000	€350,000
IN-PATIENT & DAY-PATIENT TREATMENT		
1. Hospital accommodation, nursing, drugs and dressings per episode	In-patient cases up to €170 per night for a maximum of 5 nights Day-patient cases up to €125 per day	Full refund
2. Theatre fees, eligible prostheses & appliances, drugs and dressings used for in-patient and day-patient treatment per episode	Payable up to: Minor €125 Intermediate €260 Major €350 Prostheses & Appliances €400	Full refund
3. Surgeons' and Anaesthetists' charges for in-patient and day-patient treatment per episode	Surgeons (S) Anaesthetists (A) Payable up to: Minor (under local) S: €120 A: N/A Minor (under general) S: €200 A: €125 Intermediate S: €400 A: €250 Major S: €700 A: €300	Full refund
4. Physician charges for in-patient and day-patient treatment per episode	up to €65 per day up to a maximum of 6 days	Full refund
5. Parent accommodation staying with child under 14 years of age	€30 per night for up to 5 nights per episode	Full refund
6. In-patient specialist consultation fees, including pathology, radiology, diagnostic procedures and physiotherapy	up to €200 per policy year	Full refund
7. Psychiatric related charges for in-patient and day-patient treatment (Treatment is only payable after 2 years of membership and must be received in Malta and with prior authorisation from Sana Healthcare)	Not Applicable	up to €600 per policy year
8. Cash benefit for in-patient treatment received without charge in a state hospital	€25 per night for up to 40 nights per policy year	€35 per night for up to 40 nights per policy year
9. In-patient non-oncology related MRI, CT and PET scans	up to €200 per policy year	Full refund
CANCER TREATMENT		
10. Oncology related charges, radiotherapy and chemotherapy (including MRI, CT, and PET scans), consultant's fees and drugs for treatment received as in-patient, day-patient or out-patient	up to €500 per course up to a maximum of 2 courses per policy year	Full refund
OUT-PATIENT TREATMENT		
11. Out-patient non-oncology related MRI, CT and PET scans	Not Applicable	Not Applicable
12. General Practitioner charges	Not Applicable	Not Applicable
13. Out-patient drugs and dressings	Not Applicable	Not Applicable
14. Minor procedures performed by a General Practitioner under local anaesthetic	Not Applicable	Not Applicable
15. Out-patient specialist consultation fees, including pathology, radiology and diagnostic procedures	Not Applicable	Not Applicable
16. Alternative therapy - chiropractors, osteopaths, acupuncturists, homeopaths, physiotherapists and podiatrists	Not Applicable	Not Applicable
17. Psychiatric related charges for out-patient treatment (Treatment is only payable after 2 years of membership and must be received in Malta and with prior authorisation from Sana Healthcare)	Not Applicable	Not Applicable
18. Emergency dental care (To repair or to replace teeth following involvement in an accident/fortuity)	Not Applicable	Not Applicable
OTHER BENEFITS		
19. Emergency road ambulance	up to €800 per policy year	Full refund
20. Home nursing prescribed by a specialist following in-patient and day-patient treatment	Not Applicable	Not Applicable
22. M.M.D.N.A nursing care by a qualified nurse as prescribed by your General Practitioner	Included	Included
23. International Medical Rescue	Not Applicable	Not Applicable
24. Routine maternity benefit	Not Applicable	Not Applicable

IN-PATIENT AND OUT-PATIENT PLANS

VITAL PLAN	KEY PLAN	INTERNATIONAL PLAN
Treatment is limited to Malta and charges must be fair & reasonable and incurred in a participating hospital/clinic.	Treatment is limited to Malta and charges must be fair & reasonable and incurred in a participating hospital/clinic.	Worldwide treatment exc. USA & Canada. Charges must be fair & reasonable and incurred in a participating hospital/clinic.
€120,000	€350,000	€500,000
In-patient cases up to €170 per night for a maximum of 5 nights Day-patient cases up to €125 per day	Full refund	Full refund
Payable up to: Minor €125 Intermediate €260 Major €350 Prostheses & Appliances €400	Full refund	Full refund
Surgeons (S) Anaesthetists (A) Payable up to: Minor (under local) S: €120 A: N/A Minor (under general) S: €200 A: €125 Intermediate S: €400 A: €250 Major S: €700 A: €300	Full refund	Full refund
up to €65 per day up to a maximum of 6 days	Full refund	Full refund
€30 per night for up to 5 nights per episode	Full refund	Full refund
up to €200 per policy year	Full refund	Full refund
Not Applicable	up to €600 per policy year	up to €600 per policy year
€25 per night for up to 40 nights per policy year	€35 per night for up to 40 nights per policy year	€50 per night for up to 60 nights per policy year
up to €200 per policy year	Full refund	Full refund
up to €500 per course up to a maximum of 2 courses per policy year	Full refund	Full refund
up to €200 per policy year	Full refund	Full refund
up to €60 per policy year	up to €100 per policy year	€250 per policy year
Not Applicable	up to €105 per policy year for drugs & dressings prescribed upon discharge immediately following in-patient or day-patient treatment	payable from benefit 12
up to €85 per policy year	up to €105 per policy year	up to €120 per policy year
up to €200 per policy year	Full refund	Full refund
up to €100 per policy year	up to €300 per policy year	up to €500 per policy year
payable from benefit 15	payable from benefit 7	payable from benefit 7
Not Applicable	up to €120 per policy year	up to €350 per policy year
up to €800 per policy year	Full refund	up to €4,000 per policy year
up to €235 per week for up to 5 weeks per policy year	up to €280 per week for up to 10 weeks per policy year	up to €350 per week for up to 15 weeks per policy year
Included	Included	Included
Not Applicable	Not Applicable	Included
Not Applicable	up to €250 per pregnancy	up to €280 per pregnancy

IN-PATIENT PLANS		
AGE BAND	VITAL PLAN	KEY PLAN
0-4	€34	€106
5-9	€30	€100
10-14	€50	€108
15-19	€55	€125
20-24	€88	€185
25-29	€96	€210
30-34	€116	€255
35-39	€127	€266
40-44	€135	€280
45-49	€147	€300
50-54	€155	€330
55-59	€194	€410
60-64	€250	€490
65-69	€386	€760
70+	€391	€825

IN-PATIENT AND OUT-PATIENT PLANS			
AGE BAND	VITAL PLAN	KEY PLAN	INTERNATIONAL PLAN
0-4	€56	€205	€300
5-9	€51	€168	€270
10-14	€82	€179	€280
15-19	€93	€200	€280
20-24	€147	€307	€664
25-29	€161	€349	€715
30-34	€193	€424	€734
35-39	€212	€443	€759
40-44	€226	€466	€780
45-49	€245	€501	€820
50-54	€259	€547	€990
55-59	€277	€582	€1,083
60-64	€356	€700	€1,330
65-69	€552	€1,083	€2,015
70+	€559	€1,176	€2,283

1. This table must be read in conjunction with the policy wording, your policy schedule and any endorsements attached to your policy schedule, all of which together compose your contract of insurance.
2. Call Sana Healthcare on (+356) 21 345 123 before having any treatment.
3. Medical charges claimed have to be fair and reasonable.
4. The annual maximum is the total amount we will pay for each insured person for all treatments, services and facilities in each policy year. This limit is an overall maximum and does not apply to each benefit separately.



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BRANCHES

B'Kara:	233, Brared Street	Tel: 21 496 235
Hamrun:	753, St Joseph High Road	Tel: 27 022 728
Mellieha:	23, G. Borg Olivier Street	Tel: 21 523 672
Mriehel:	Mriehel Gasan Centre, Mriehel Bypass	Tel: 27 788 277
Naxxar:	5, Tony Bajjada Square	Tel: 27 345 321
Paola:	124, Antoine de Paule Square	Tel: 21 662 815
Qormi:	206, Victory Street	Tel: 21 487 118
Rabat:	120, St Rita Street	Tel: 21 455 523
Sliema:	Il-Piazzetta, Tower Road	Tel: 21 342 211
Valetta:	173, Old Bakery Street	Tel: 21 232 666