

Child Health Plan

Table of Benefits

Area of cover: Malta only

Annual maximum limit €120,000

Level 1 Cover: In-patient and day-patient treatment

	Benefit	Amount Covered
1.1	Hospital/clinic accommodation, nursing, drugs and dressings	Full refund of fair and reasonable costs in supporting hospitals
1.2	Accommodation for one adult relative to stay with child member	Full refund of fair and reasonable costs in supporting hospitals
1.3	Operating theatre and recovery room, surgical drugs and dressings, prosthesis and appliances	Full refund of fair and reasonable costs in supporting hospitals
1.4	Surgeon and anaesthetist fees	Full refund of fair and reasonable costs in supporting hospitals
1.5	Physician fees	Full refund of fair and reasonable costs in supporting hospitals
1.6	Diagnostic tests and physiotherapy	Full refund of fair and reasonable costs in supporting hospitals
1.7	CT, MRI and PET scans	Up to €500 per year
1.8	Psychiatric illness	No benefit
1.9	Support benefit	No benefit
1.10	Road ambulance transport	Full refund of fair and reasonable costs in supporting hospitals
1.11	Cancer treatment	Full refund of fair and reasonable costs in supporting hospitals up to €10,000 per year

Refer to policy document

Level 2 Cover: Out-patient treatment

In addition to benefits listed in level 1

Refer to policy document

	Benefit	Amount Covered
2.1	General practitioner consultations	Up to €60 per year
2.2	Prescribed drugs and dressings	No benefit
2.3	Minor surgery carried out by a GP	Paid out of benefit 2.1
2.4	Specialist consultations and diagnostic tests	Up to €100 per year
2.5	Complementary treatment	Paid out of benefit 2.4
2.6	CT, MRI and PET scans	Paid out of benefit 1.7
2.7	Psychiatry	No benefit
2.8	Emergency dental treatment	No benefit
2.9	Home nursing	No benefit
2.10	Routine maternity	No benefit

**This table shows the benefits we pay for and applicable limits.
Refer to the Policy for benefit details and terms and conditions of cover.
A specimen of the policy is available online on citadelplc.com or on request.**

CitadelHealthPlans
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