Health Insurance - Comfort Health Plan

Insurance Product Information Document

Citadel Insurance p.l.c. is authorised under the Insurance Business Act and regulated by the MFSA.
Company: Citadel Insurance p.l.c.
Product: Comfort Health Plan

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A sample policy document is available on request.

What is this type of insurance?

Health insurance is designed to cover the cost of private medical treatment for new medical conditions that arise after the start date of your policy. The policy covers the cost of treatment that is medically essential and that is received during the period of insurance.

What is insured?

Please refer to the limits on your table of benefits

Level 1 - In-patient and Day-patient Treatment

- Hospital accommodation
- Nursing services, drugs and dressings
- Operating theatre and recovery room
- Surgeon, Anaesthetist & Physician fees
- Diagnostic tests, scans and physiotherapy
- Cancer treatment
- Road ambulance transport
- Support cash benefit in respect of treatment received in a state hospital

Optional Additional Benefits

Level 2 - Out-patient Treatment

Level 1 benefits plus cover for:

- Family Doctor (GP) and specialist consultations
- Prescribed drugs and dressings
- Diagnostic tests and scans
- Treatment by therapists & alternative treatment
- Psychiatry
- Emergency dental treatment
- Home Nursing
- Maternity cash benefit

Level 3 – Routine / Preventive Check-ups

Levels 1 and 2 benefits, plus cover for:

- Dental and optical check-ups
- Cervical cancer screening
- Mammogram / breast ultrasound
- Prostate examination / PSA test
- Blood tests
- Bone density scans
- Prosthetics, medical aids and appliances

What is not insured?

Please refer to the limits on your table of benefits

- Medical conditions that occurred prior to the start date
- Regular monitoring of chronic conditions
- Cosmetic treatment
- Injuries arising from participation in professional or dangerous sports
- Treatment of conditions resulting from addiction, self-inflicted injury or criminal activity
- Treatment of conditions resulting from developmental delay or behavioural problems
- Dentistry and short or long-sightedness
- Experimental treatment
- Infertility and birth control
- Sexually transmitted infections
- Uncomplicated pregnancy and childbirth
- Palliative care
- Travel expenses
- Treatment of pandemic illness
- Any other specific exclusions or limitations stated in the policy wording

Are there any restrictions on cover?

- An overall annual maximum limit of cover applies
- Some benefits have specified limits
- Only fair and reasonable costs are covered by the policy
- Overseas medical treatment costs are limited to the amount payable in Malta for the same / similar treatment

Health Insurance IPID

Where am I covered?

The plan covers medical treatment received worldwide.

What are my obligations?

- You must provide us with honest, accurate and complete information at all times.
- You must fully disclose any known or suspected medical conditions and symptoms, even if professional advice has not yet been sought and/or a remedy is being taken that has not been prescribed by a medical practitioner.
- You must visit a family doctor or general practitioner (GP) for each new medical condition. Specialist treatment must be referred by a GP. Treatment by therapists must be GP or specialist referred.
- MRI, CT and PET scans must be referred by a specialist.
- You must inform Citadel in advance when you are planning in-patient or day-patient treatment; CT, MRI and PET scans; psychiatric treatment and home nursing.
- Claim forms must be submitted within 2 months of the treatment date.
- You must inform Citadel in writing when there is a change to your correspondence address, and if you are moving away from Malta.

When and how do I pay?

Premium is payable annually in advance. Payment can be made by cheque, credit/debit card, internet banking or bank transfer.

When does the cover start and end?

The health insurance policy is issued for a period of one year. The start and end dates will be shown on the insurance certificate once the policy is issued. The policy can be renewed.

How do I cancel the contract?

You can cancel your insurance policy by writing to us. A pro-rated refund will be given if no claims have been paid on your policy.