



With you every  
step of the way.  
**Elmo.**



HEALTH INSURANCE



**Elmo**  
INSURANCE



# BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff, and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

Our Health Insurance plans are designed to provide you, your family or your employees with generous benefits.

You also have the comfort of knowing that should hospitalisation be required, you would have immediate access to private medical treatment at any hospital or specialist of your choice.

You may stop worrying about expenses and focus on getting better.



Call us now on  
**2343 0000**



Or e-mail us  
**[health@elmoinsurance.com](mailto:health@elmoinsurance.com)**

---

# WITH YOU EVERY STEP OF THE WAY

We take pride in delivering, quality health insurance that is affordable and that provides you and your family with peace of mind.

Our different plans provide cover for eligible treatment of acute medical conditions. By acute we mean, an unexpected disease, illness or injury that is likely to respond quickly to treatment.

---

## ADVANTAGES OF HAVING HEALTH INSURANCE

- You will be eligible for cover in private hospitals and clinics
- You may also choose the consultant and specialist of your choice
- You will plan the date of treatment and avoid waiting lists
- Depending on your level of cover we may arrange to pre-authorise your treatment and have direct settlement with the hospitals.

---

## OUR HEALTH INSURANCE PLANS

Elmo Health Insurance plans offer different levels of cover to Maltese residents under the age of 60.

### LIMITED PLAN

This is a limited refund plan for eligible treatment received in the Maltese Islands for in-patient and out-patient treatment.

### HOSPITAL PLAN

These two plans provide full refund for all eligible customary and reasonable fees for in-patient and day-patient treatment received in the Maltese Islands. Hospital Plan Plus also includes generous out-patient benefits.

### INTERNATIONAL PLAN

This plan entitles you for eligible treatment worldwide, excluding USA and Canada.

## RESIDENT/WORKING PERMIT AND STUDENT VISA HEALTH INSURANCE IN MALTA

Upon applying for residency permits in Malta you will be requested to purchase health insurance.

We at Elmo have designed specific insurance plans at very competitive rates for non Maltese residents. You may visit our head office or contact us by email on [health@elmoinsurce.com](mailto:health@elmoinsurce.com) and we will be happy to guide you accordingly.

---

## LIMITS

- Even when expressed as 'full refund', all costs must be eligible and necessarily incurred.  
Benefits will be paid in accordance with those fees deemed by us to be customary and reasonable for the treatment received.
- Benefits are also subject to the overall maximum benefit limit.

**The Table of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy Document.**

TABLE OF BENEFITS	LIMITED PLAN	
<b>This is a summary of cover and must be read in conjunction with the Health Insurance Policy Document</b>	<b>In-patient &amp; out-patient treatment received in the Maltese Islands</b>	
<b>Hospital / Clinic accommodation fees inclusive of nursing services</b>	In-patient up to €180 each night for a maximum of 6 nights per treatment	
<b>Parent accommodation staying with child under the age of 14</b>	€30 per night up to 6 nights per treatment	
<b>Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings</b>	Minor operation	€120
	Intermediate operation	€250
	Major operation	€370
<b>Eligible prosthesis and appliances</b>	Appliances	€450
<b>Surgeons', anaesthetists' and physicians' fees for surgical operations</b>	Surgeon	Anaesthetist
Minor under local anaesthetic	€120	
Minor under general anaesthetic	€200	€120
Intermediate	€400	€250
Major	€700	€300
<b>Physicians' fees for in-patient consultations</b>	€75 per treatment	
<b>Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans Physiotherapy administered during the period of stay in hospital</b>	Up to €200 per year	
<b>Pregnancy and birth complications are limited to emergency caesarian section, miscarriage or stillbirth.</b> This benefit is available to policyholders who have been insured on this policy for a minimum of 12 months	Up to €500 per year	
<b>Cancer Treatment</b> Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scan), consultant's fees and drugs for treatment received as an in-patient or day-patient	Up to €500 per course up to a maximum of two courses a year	
<b>Emergency Road Ambulance</b> Transport when medically necessary	Up to €800 per year	
<b>Cash benefit for treatment received without charge in a local hospital</b>		
Day-patient treatment	Up to €25 per episode	
In-patient treatment	Up to €25 each night for up to 35 nights	

HOSPITAL PLAN	HOSPITAL PLAN PLUS	INTERNATIONAL PLAN
<b>In-patient treatment &amp; out-patient oncology received in the Maltese Islands</b>	<b>In-patient &amp; out patient treatment received in the Maltese Islands</b>	<b>In-patient &amp; out-patient treatment received worldwide excluding USA &amp; Canada</b>
<b>IN-PATIENT &amp; DAY-PATIENT TREATMENT</b>		
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Up to €1,500 per year	Up to €2,500 per year	Up to €3,500 per year
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Full refund of customary and reasonable charges	Full refund of customary and reasonable charges	Full refund of customary and reasonable charges
Up to €50 per episode	Up to €50 per episode	Up to €60 per episode
Up to €40 each night for up to 35 nights	Up to €40 each night for up to 35 nights	Up to €60 each night for up to 40 nights

TABLE OF BENEFITS	LIMITED PLAN
<b>This is a summary of cover and must be read in conjunction with the Health Insurance Policy Document</b>	<b>In-patient &amp; out patient treatment received in the Maltese Islands</b>
<b>Cancer treatment</b> Oncology related charges, radiotherapy and chemotherapy (Including MRI, CT and PET scan), consultant's fees and drugs	Up to €500 per course up to a maximum of two courses a year
<b>Out-patient services</b> Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans	Up to €250 per year
<b>Complimentary treatment</b> Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture	
<b>Drugs and dressings prescribed by a specialist</b>	No benefit
<b>General Practitioner fees</b>	Up to €80 per year
<b>Minor procedures performed by the General Practitioner</b>	
<b>Home Nursing</b> following a major surgical procedure	Up to €40 a week for up to 5 weeks
<b>Accidental damage to the teeth.</b> Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth	No benefit
<b>Funeral Expenses</b>	No benefit
<b>OVERALL MAXIMUM BENEFIT PER YEAR FOR EACH PERSON ON THE POLICY</b>	UP TO <b>€150,000</b> PER YEAR

HOSPITAL PLAN	HOSPITAL PLAN PLUS	INTERNATIONAL PLAN
In-patient treatment & out-patient oncology received in the Maltese Island	In-patient & out patient treatment received in the Maltese Islands	In-patient & out-patient treatment received worldwide excluding USA & Canada
<b>OUT-PATIENT TREATMENT</b>		
Up to €30,000 per year	Up to €50,000 per year	Up to €100,000 per year
No benefit	Up to €1,200 per year	Up to €2,500 per year
	Up to €250 per year	
No benefit	Up to €40 per year	Up to €105 per year
No benefit	Up to €100 per year	Up to €150 per year
		Up to €50 per procedure Up to €50 clinic fees
No benefit	Up to €40 a week for up to 5 weeks	Up to €280 per week for up to 15 weeks
No benefit	Up to €100 per year	Up to €700 per year
No benefit	No benefit	Up to €1,200 per year
UP TO <b>€550,000</b> PER YEAR	UP TO <b>€650,000</b> PER YEAR	UP TO <b>€900,000</b> PER YEAR



**Elmo Insurance** provides its full services throughout a well supported branch network with convenient extended opening hours.

**HEAD OFFICE**

Abate Rigoard Street  
Ta' Xbiex XBX 1111  
2343 0000

**B'KARA BRANCH**

218 Naxxar Road  
B'Kara BKR 9044  
2343 0322

**COSPICUA BRANCH**

48 Bormla Gate  
Cospicua BML 2062  
2343 0301

**MELLIEHA BRANCH**

160A Main Street  
Mellieha MLH 2315  
2343 0308

**PAOLA BRANCH**

Antoine De Paule Square  
Paola PLA 1261  
2343 0306

**QORMI BRANCH**

St Bartholomeo Street  
Qormi QRM 2187  
2343 0311

**RABAT BRANCH**

23A Saqqajja Square  
Rabat RBT 1192  
2343 0332

**ST PAUL'S BAY BRANCH**

612 Mosta Road  
St Paul's Bay SPB 3112  
2343 0310

**VALLETTA BRANCH**

Cassar & Cooper  
54 South Street  
Valletta VLT 1103  
2343 0316

**ŻEBBUĠ BRANCH**

Mdina Road  
Żebbuġ ZBG 9017  
2343 0326/7

Elmo Insurance Ltd, Abate Rigoard Street, Ta' Xbiex, XBX 1111, Malta  
T: 2343 0000 | [health@elmoinsurance.com](mailto:health@elmoinsurance.com) | [www.elmoinsurance.com](http://www.elmoinsurance.com)

