

Reasonable and customary fees



Informative Document

This document applies to the following: Bupa Malta International Plans, Bupa Malta Private Hospital Plans and Bupa Malta Private Clinic Plan.

Out-patient fees

Family Doctor:	€30
Family Doctor Home Visit:	€30
Family Doctor Sundays & Public Holidays:	€35
Consultant:	€70
Consultant Home Visit:	€90
Psychologist / Psychotherapist:	€45
Podologist:	€25
Physiotherapist:	€30
Acupuncturist / Chiropractor:	€25
Phlebotomy Services:	€25

Physician fees

We reimburse physicians' fees to the value of not more than the amounts shown below for treatments in Malta or in line with Bupa's equivalent schedules in the country of treatment and/or reasonable and customary charges whichever is the lower.

Attending to a client whilst being hospitalised	€103 daily
Supplementary benefit for major illnesses	€47 daily

Specialist fees

We reimburse surgeons' and anaesthetists' fees to the value of not more than the amounts shown below for treatments in Malta or in line with Bupa's equivalent schedules in the country of treatment and/or reasonable and customary charges whichever is the lower.

Surgeons	1	2	3	4	5
Minor	€101	€119	€136	€152	€187
Inter	€210	€243	€290	€322	€385
Major	€483	€564	€692	€846	€1,000
Major plus	€1,109	€1,256	€1,328	€1,475	€1,622
Complex major	€1,692	€1,768	€1,900	€2,000	€2,100

Anaesthetists	1	2	3	4	5
Minor	€77	€77	€77	€77	€77
Inter	€103	€117	€129	€143	€154
Major	€194	€205	€257	€296	€348
Major plus	€410	€462	€487	€527	€578
Complex major	€681	€706	€897	€897	€1,025

Notes

The fees for surgical procedures cover normal, routine post operative care for the number of days patients customarily take to recover. Extended stays beyond this period must be supported by a medical report from the attending specialist and the charge in no case must exceed €103 per visit.

When two procedures are carried out at one operation the maximum benefit payable is 125% of the most complex procedure.

When three (or more) procedures are carried out at one operation the maximum benefit payable is 140% of the most complex procedure.

Please refer to the membership guides for full details of cover, including any limitations or exclusions.

LifeStar Health Limited acts as an insurance agent for Bupa Global Designated Activity Company (Bupa Global DAC), which has passported its services through the European Passport Rights for Insurance and Reinsurance Undertakings. LifeStar Health Limited is enrolled as an insurance agent under the Insurance Distribution Act, Cap 487 of the Laws of Malta and is regulated by the Malta Financial Services Authority of Notabile Road, Attard BKR 3000, Malta and subject to limited regulation by the Central Bank of Ireland. Registered office: LifeStar Health Limited, Testaferrata Street, Ta' Xbiex XBX 1403, Malta. Company Registration No. C6393.

Bupa Global Designated Activity Company (Bupa Global DAC), trading as Bupa Global, is a designated activity company limited by shares registered in Ireland under company number 623889 and having its registered office at Second Floor, 10 Pembroke Place, Ballsbridge, Dublin 4, DO4 V1W6. Bupa Global DAC, trading as Bupa Global, is regulated by the Central Bank of Ireland.

Directors: M. Potkins (British), C. Heery, G. Beasley, M. Fulton, D. Swanton and G. Pueyo (Spanish).

DAC-GENE-FLYR-EN-XXXX-2204-0036670