

Health Cash Plan



Insurance Product Information Document

HSF Health Plan (Malta) Ltd, with company registration number C 93406 and registered office address at No. 4, Triq Sant' Andrija, Valletta VLT 1341, Malta, is the trading company of The Hospital Saturday Fund, a Registered Charity in the UK No 1123381 and in Ireland Registered Charity No 20104528. HSF Health Plan (Malta) Limited is authorised under the Insurance Business Act) Chapter 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority to carry on business of insurance in Malta.

Insurer: HSF Health Plan (Malta) Ltd Product: APS Bank Pension Holders

This document provides a summary of the key information relating to this product, but it is not personalised to you. Full details of the pre-contractual and contractual information on this product are available in our Policy Terms & Conditions.

Product: HSF cash plan for APS Bank Pension Holders

This product is a group policy with APS Bank as the policyholder and APS pension plan holders as covered persons (insureds).

What is this type of insurance?

This is a health cash plan which reimburses the **covered person** for expenses for certain dental and optical medical care, as indicated below.



What is Insured?

- ✓ An annual **dental check-up** carried out by a qualified dentist in a dental clinic.
- OR
- ✓ An annual eye vision test carried out by either a qualified ophthalmologist, a qualified orthoptist, or a qualified optician.



What is not Insured?

- ✗ Any other treatment, which is not listed as insured above.



Are there any restrictions on cover?

- ! Benefits are limited to one claim of up to €50.00 per 12 consecutive months, for either an annual dental check-up or an annual eye test.



Where am I covered?

- ✓ The Republic of Malta



What are my obligations?

- Make claim(s) within 6 months of the date of receipt.
- Keep us updated in regards to your circumstances, such as change of address.
- In the event a claim is made, you have the obligation to provide supporting documentation, including, where necessary, health related personal data needed for the claim to be settled.



When and how do I pay?

The policyholder (APS Bank) pays the premium annually.



When does the cover start and end?

The policy shall be for a period of one year commencing on the day indicated by the policyholder (APS Bank). If APS Bank does not cancel, the cover is automatically renewed. There are no waiting periods.



How do I cancel the contract?

In case you do not wish to be covered by this group policy, you should inform APS Bank. The insurance policy can be canceled by APS as the policyholder.

If you wish to make a complaint, you should in the first instance contact our customer services department at enquiries@hsfhealthplan.com. mt. If, after 15 days, your issue has not been resolved, your complaint should be sent to: The Financial Services Arbitrator (Office of the Arbitrator for Financial Services). Online Form <https://www.financialarbitrator.org.mt/>; email complaint.info@asf.mt, +356 21249245, N/S in Regional Road Msida MSD 1920 Malta.