

What plan do I need ?

We are aware that everybody is unique and therefore so are there needs. We have structured a plan that allows you to design your own level of care.

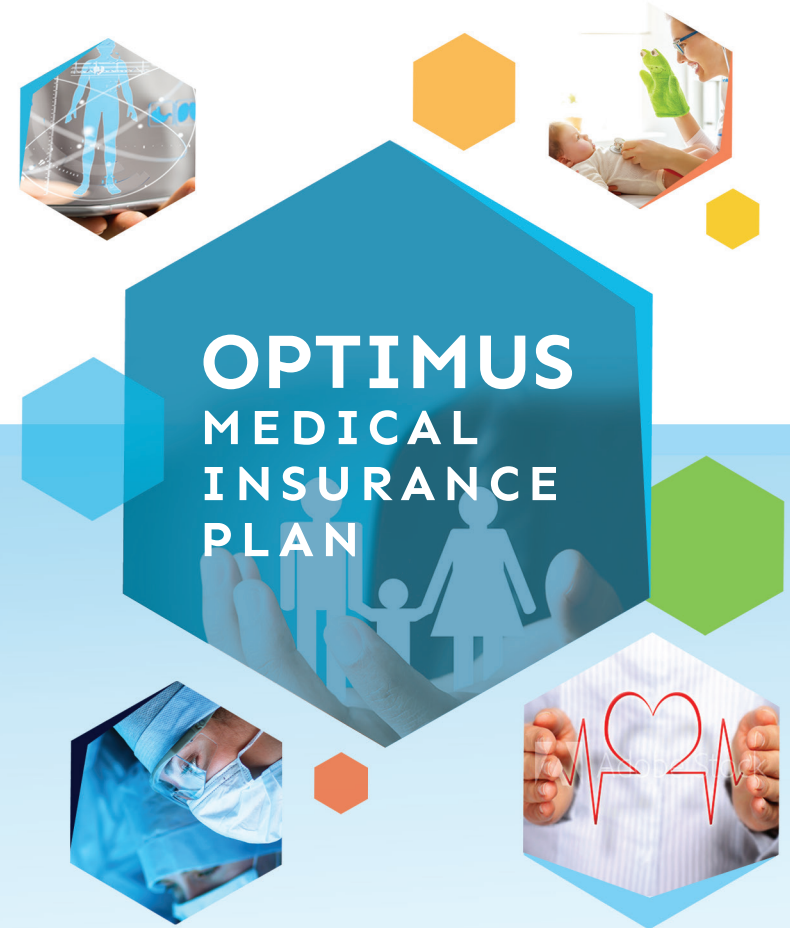
4 key features :

- In Patient
- Out Patient
- Dental
- Death Benefit

These revolve around there core feature, in-patient. You can elect this cover on its own or add out patient and then dental. The are variations on the level of care offered and the excesses available to help you work to a budget. Please refer to our table of benefits to appreciate the extensive level of cover provided or contact us.

Territorial limits

Zone A : Worldwide | Zone B : Worldwide with limitation for Usa, Canada, Japan, Israel, Switzerland (see booklet for details). NB : This policy offers lifetime guaranteed renewal, as from inception (unless assured returns permanently to home country and core plan renewed) and cover on pre-existing conditions (if condition accepted by Insurers).



Lifetime guaranteed Renewal*
Benefits Unchanged during life of Policy

* Subject to renewal of the open group plan

In-patient Benefits	B0	B1	B2
Overall annual limit in Euro	€350 000	€1 125 000	€2 250 000
Hospitalisation (Prior Approval)			
Hospital room	Common Room	Common Room after 3 full years of membership covered up to €150/day on private room	Private room max €240/day after 3 full years of membership covered up to €400/day on private room
Prescription drugs and devices	Full refund	Full refund	Full refund
Surgery fees including anaesthesia and theatre room	Full refund	Full refund	Full refund
Surgeons', physicians' and anaesthetists' fees	Full refund	Full refund	Full refund
Surgical and medical appliances	Full refund	Full refund	Full refund
Laboratory tests	Full refund	Full refund	Full refund
Rehabilitation	Not available	Full refund	Full refund
Organ transplantation	Full refund	Full refund	Full refund
Psychiatry et psychotherapy (max €5 000) (waiting period of 10 months)	Not available	Not available	Full refund
Accommodation fees for one parent of a child under 16	Not available	€700	€700
Other benefits			
Day-care treatment (prior approval)	Full refund	Full refund	Full refund
Day-care surgery (prior approval)	Full refund	Full refund	Full refund
Nursing at home (Prior Approval) (further to or to replace an hospitalisation)	€1 000	€2 500	€3 000
Rehabilitation (Prior Approval)	Not available	€1 000	€3 000
Local ambulance	Full refund	Full refund	Full refund
Emergency care outside the area of cover (trips of 6 weeks or less)	Full refund	Full refund	Full refund
Medical repatriation (see annexe document for all Assistance cover)	Full refund	Full refund	Full refund
CT, PET and MRI scans (prior approval) (in and outpatient)	Full refund	Full refund	Full refund
Oncology (prior approval) (in or outpatient)	Full refund	Full refund	Full refund
Child delivery expenses (prior approval) (within hospitalisation)	Not available	1st year €1 500 2nd year €3 000 3rd year or more €5 000	1st year €2 500 2nd year €5 000 3rd year or more €7 000
Complications of pregnancy an of child (delivery approval)	Not available	Full refund	Full refund
Home child delivery (Prior approval)	Not available	Not available	€1 000 (€3 000 after 3 full years of membership)
Emergency out patient treatment (if the limit is met, additional expenses can be covered under outpatient plans)	€750	€750	€750
Emergency dental treatment (if the limit is met, additional expenses can be covered under dental plans)	Limited to €200	Limited to €300	Limited to €500
Death benefit	€7 000 (only for over 18)	€10 000 (only for over 18)	€12 000 (only for over 18)

Following out-patient plans can only be subscribed as an option to an IN-PATIENT plan			
Out-patient Benefits	GPS1	GPS2	GPS3
Overall annual limit	Not available	Not available	€9 000 (€15 000 after 3 full years of membership)
Deductible per insured and per insurance year	€1 000	€500	Not available
Benefits			
Medical practitioner and drugs prescription	Full refund	Full refund	Full refund
Specialist's fees	Full refund	Full refund	Full refund
Diagnostic Tests	Full refund	Full refund	Full refund
Vaccinations	Full refund	Full refund	Full refund
Chiropractic, ostéopathy, homeopathy, chinese herbal medicine and acupuncture	€2 500	€2 500	Full refund
Prescribed physiotherapie, speech therapy Oculomotor and occupationnal therapy -prescription only-	€2 500	€2 500	Full refund
Check-up	€200 every 2 years	€200 every 2 years	€375
Sterility treatment (waiting period of 18 months)	Not available	Not available	Up to €3 000 per treatment
Psychiatry et psychotherapy(waiting period of 18 months)	Not available	Not available	Max 20 visits
Prescribed medical aids	€2 500	€2 500	€2 500
Prescribed glasses and contact lenses	€200 after 3 full years of membership €300	€200 after 3 full years of membership €350	€200 after 3 full years of membership €400

N.B. All amounts shown above are to be considered as Limits of reimbursement.

Following out-patient plans can only be subscribed as an option to an OUT-PATIENT plan		
Dental plan	D1	D2
Overall annual limit	€2 000	€5 000
Dental care	80%	80%
Dental surgery	80%	80%
Periodontics	80%	80%
Dental protheses (waiting period of 10 months)	50% (€300/tooth, limit of €1 500/year)	80% (€500/tooth, limit of €2 000/year)
Orthodontics (for child under 16) (waiting period of 10 months)	50% limit of €1 000/year, maximum 2 years	80% limit of €1 500/year, maximum 2 years

Following welfare benefits can be subscribed depending on the health plan selected.		
Supplementary death benefit (cumulative to amount within in-patient)	€100 000	€200 000

€100 000 capital: can only be chosen if B0 or B1 or B2 has been chosen

€200 000 capital: can only be chosen if B2 or GPS 1 or GPS 2 or GPS 3 has been chosen

N.B. All amounts shown above are to be considered as Limits of reimbursement.