

First Expat INDICE 30



- You are less than 65 years old
- You wish to opt for a comprehensive plan with high benefits and service
- You are living outside of your country of origin for at least 6 months
- For all destinations and all nationalities except the USA and Canada

Reimbursement rates for medical services incurred in and outside France
Annual aggregate limit of benefits: €300,000 per year and per person

BASIC PLAN

Medical or surgical* hospitalization (Hospitalization for psychiatry service not covered)	100% of charges (including semi-private room and transport by ambulance) Up to €30 per day for a person accompanying a child aged under 12
GP / specialist consultations and visits	100% of charges up to €30 per act (psychiatrists not covered)
Medical tests and treatments of less than 24h in hospital facility	100% of charges up to €700 per act
Paramedical services and acts performed by non-physician specialists*	100% of charges up to €30 per act
X-rays, laboratory tests*	100% of charges up to €200 per act
Prescription drugs	90% of charges, only for drugs refundable by French Social Security

OPTION

Dental care and prostheses*	100% of charges, up to €200 per prosthesis <ul style="list-style-type: none"> • Up to €300 for the 1st and 2nd years • Up to €1,200 of the 3rd year
Orthodontic treatment* until age 16	100% of charges up to €600 per year (up to 3 years)
Other prostheses*	100% of charges up to €500 per prosthesis (without hospitalization)
Vision care	Eyeglasses + contact lenses, up to €200 per year and per beneficiary
Maternity* (all maternity-related expenses)	Package of €2,500 or €4,000 in case of Cesarean

Expenses used to calculate our reimbursement rates are limited to reasonable and customary costs of the country where medical services are delivered.

* Our prior approval is required for these acts for several acts in a row, prosthesis, unusual acts and acts superior to 400€ or 400US\$.

2010 Tariffs Quarterly Premiums

Zone A = Worldwide except countries from zones B & C

Zone B = Australia, Bahrain, Brazil, Brunei, Hong-Kong, Israel, Italy, Japan, Lebanon, New-Caledonia, New-Zealand, Oman, Polynesia, Qatar, Russia, Saudi Arabia, Singapore, Switzerland, Taiwan, United Arab Emirates, United-Kingdom

Zone C = Canada and USA

Basic Health : Health + Legal protection + Civil liability + Membership fees

BASIC PLAN						BASIC PLAN + OPTION					
Age	- 26	26 – 35	35 – 45	46 – 55	56 – 65	- 26	26 – 35	35 – 45	46 – 55	56 – 65	
Zone A						Zone A					
Single	148,25 €	183,50 €	242,75 €	321,25 €	480,00 €	260,25 €	323,50 €	429,00 €	574,00 €	858,75 €	
Family	288,00 €	533,50 €	643,00 €	822,25 €	1 141,75 €	512,75 €	955,50 €	1 146,00 €	1 479,25 €	2 051,50 €	
Zone B						Zone B					
Single	183,50 €	227,00 €	301,75 €	399,00 €	598,25 €	323,50	402,75 €	535,25 €	715,25 €	1 071,75 €	
Family	358,50 €	665,00 €	801,25 €	1 025,50 €	1 425,50 €	639,00	1 192,25 €	1 430,75 €	1 846,75 €	2 563,25 €	

Essential : Basic Health + Medical assistance / Repatriation

BASIC PLAN						BASIC PLAN + OPTION					
Age	- 26	26 – 35	35 – 45	46 – 55	56 – 65	- 26	26 – 35	35 – 45	46 – 55	56 – 65	
Zone A						Zone A					
Single	208,25 €	243,50 €	337,25 €	415,75 €	574,50 €	320,25 €	383,50 €	523,50 €	668,50 €	953,25 €	
Family	358,50 €	634,00 €	803,50 €	982,75 €	1 302,25 €	613,25 €	1 056,00 €	1 306,50 €	1 639,75 €	2 212,00 €	
Zone B						Zone B					
Single	243,50 €	287,00 €	396,25 €	493,50 €	692,75 €	383,50 €	462,75 €	629,75 €	809,75 €	1 166,25 €	
Family	459,00 €	765,50 €	961,75 €	1 186,00 €	1 586,00 €	739,50 €	1 292,75 €	1 591,25 €	2 007,25 €	2 723,75 €	

Comprehensive : Essential + AD & D (see detailed information sheet)

Only for people under 55

BASIC PLAN					BASIC PLAN + OPTION			
Age	- 26	26 – 35	35 – 45	46 – 55	- 26	26 – 35	35 – 45	46 – 55
Zone A					Zone A			
Single	361,50 €	396,75 €	490,50 €	569,00 €	473,50 €	536,75 €	676,75 €	821,75 €
Family	642,25 €	887,75 €	1 057,25 €	1 236,50 €	867,00 €	1 309,75 €	1 560,25 €	1 893,50 €
Zone B					Zone B			
Single	396,75 €	440,25 €	549,50 €	646,75 €	536,75 €	616,00 €	783,00 €	963,00 €
Family	712,75 €	1 019,25 €	1 215,50 €	1 439,75 €	993,25 €	1 546,50 €	1 845,00 €	2 261,00 €

Policy no 210/842250 underwritten with GAN Eurocourtage Vie, a company regulated by the French Insurance Code