

# 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

<b>Medical or surgical* hospitalization</b>	<b>100%</b> of charges (including semi-private room and transport by ambulance)
GP / specialist <b>consultations and visits</b>	<b>100%</b> of charges <b>up to €80</b> per act (psychiatrists not covered)
<b>Medical tests and treatments</b> of less than 24h in hospital facility	<b>100%</b> of charges <b>up to €700</b> per act
<b>Paramedical services and acts performed by non-physician specialists</b>	<b>100%</b> of charges <b>up to €30</b> per act
<b>X-rays, laboratory tests*</b>	<b>100%</b> of charges <b>up to €200</b> per act
<b>Prescription drugs</b>	<b>90%</b> of charges

## OPTION

<b>Dental care and prostheses*</b>	<b>100%</b> of charges, up to €200 per prosthesis <ul style="list-style-type: none"> <li>• <b>Up to €800</b> for the 1<sup>st</sup> and 2<sup>nd</sup> years</li> <li>• <b>Up to €1,200</b> of the 3<sup>rd</sup> year</li> </ul>
<b>Orthodontic treatment* until age 16</b>	<b>100%</b> of charges <b>up to €600</b> per year (up to 3 years)
<b>Other prostheses*</b>	<b>100%</b> of charges <b>up to €500</b> per prosthesis (without hospitalization)
<b>Vision care</b>	Eyeglasses + contact lenses, up to <b>€200</b> per year and per beneficiary
<b>Maternity*</b> (all maternity-related expenses)	Package of <b>€2,500</b> or <b>€4,000</b> 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\$.

# 2012 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 + Membership fees

BASIC PLAN						BASIC PLAN + OPTION				
Age	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65
<b>Zone A</b>						<b>Zone A</b>				
Single	161,25 €	199,00 €	262,50 €	346,50 €	516,75 €	281,25 €	349,00 €	462,00 €	617,25 €	922,25 €
Family	311,00 €	574,00 €	691,25 €	883,25 €	1 225,50 €	551,75 €	1 026,00 €	1 230,00 €	1 587,00 €	2 200,00 €
<b>Zone B</b>						<b>Zone B</b>				
Single	199,00 €	245,75 €	325,75 €	429,75 €	643,25 €	349,00 €	434,00 €	575,75 €	768,75 €	1 150,50 €
Family	386,50 €	714,75 €	860,75 €	1 101,00 €	1 529,50 €	687,00 €	1 279,50 €	1 535,00 €	1 980,75 €	2 748,25 €

## Essential : Basic Health + Medical assistance / Repatriation + Civil liability

BASIC PLAN						BASIC PLAN + OPTION				
Age	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65
<b>Zone A</b>						<b>Zone A</b>				
Single	221,25 €	259,00 €	357,00 €	441,00 €	611,25 €	341,25 €	409,00 €	556,50 €	711,75 €	1 016,75 €
Family	411,50 €	674,50 €	851,75 €	1 043,75 €	1 386,00 €	652,25 €	1 126,50 €	1 390,50 €	1 747,50 €	2 360,50 €
<b>Zone B</b>						<b>Zone B</b>				
Single	259,00 €	305,75 €	420,25 €	524,25 €	737,75 €	409,00 €	494,00 €	670,25 €	863,25 €	1 245,00 €
Family	487,00 €	815,25 €	1 021,25 €	1 261,50 €	1 690,00 €	787,50 €	1 380,00 €	1 695,50 €	2 141,25 €	2 908,75 €

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

Only for people under 55

BASIC PLAN					BASIC PLAN + OPTION			
Age	- 26	26 – 35	36 – 45	46 – 55	- 26	26 – 35	36 – 45	46 – 55
<b>Zone A</b>					<b>Zone A</b>			
Single	374,50 €	412,25 €	510,25 €	594,25 €	494,50 €	562,25 €	709,75 €	865,00 €
Family	665,25 €	928,25 €	1 105,50 €	1 297,50 €	906,00 €	1 380,25 €	1 644,25 €	2 001,25 €
<b>Zone B</b>					<b>Zone B</b>			
Single	412,25 €	459,00 €	573,50 €	677,50 €	562,25 €	647,25 €	823,50 €	1 016,50 €
Family	740,75 €	1 069,00 €	1 275,00 €	1 515,25 €	1 041,25 €	1 633,75 €	1 949,25 €	2 395,00 €

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