

First Expat INDICE 40



- You are less than 65 years old (after 65, insurance reserved for already enrolled persons)
- 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

Reimbursement rates for medical services incurred in and outside France Annual aggregate limit of benefits: €500,000 per year and per person

BASIC PLAN

Medical or surgical* hospitalization	100% of charges (including semi-private room and transport by ambulance)
Hospitalization for psychiatry*	100% of charges up to a limit of 30 days per year
GP / specialist consultations and visits	100% of charges up to €100 per act
Medical tests and treatments of less than 24h in hospital facility*	100% of charges up to €1000 per act
Paramedical services and acts performed by non-physician specialists*	100% of charges
Alternative medicine* (chiropractor, homeopath, osteopath, acupuncturist)	100% of charges up to €100 per act and max 3 acts per year and per person
X-rays, laboratory tests*	100% of charges up to €2000 per act (with acceptance when more than 3 acts)
Prescription drugs	90% of charges

OPTION

Dental care and prosthesis*	100% of charges, up to €350 per prosthesis <ul style="list-style-type: none"> • Up to €1000 for the 1st and 2nd years • Up to €2000 of the 3rd year
Orthodontic treatment* until age 16*	100% of charges up to €800 per year (up to 3 years)
Other prosthesis*	100% of charges up to €800 per prosthesis (without hospitalization)
Vision care	Eyeglasses + contact lenses, up to €400 per year and per beneficiary
Maternity* (includes costs related to childbirth, other maternity expenses reimbursed under general conditions for: doctor's visits, examinations or hospitalization)	Package of €3,500 in zone A and B or €4,500 in zone C

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\$.

** Zone A = Whole world except country of the zone B and C, Zone B = Saudi Arabia, Australia, Bahrain, Brazil, Brunei, United Arab Emirates, Hong-Kong, Israel, Italy, Japan, Lebanon, New Caledonia, New Zealand, Oman, Polynesia, Qatar, the United Kingdom, Russia, Singapore, Switzerland(Swiss), Taiwan, Zone C = Canada and the USA

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 + Civil liability + Membership fees

BASIC						BASIC + OPTION											
Age	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65		
Zone A						Zone A											
Single	180,50 €	221,25 €	290,25 €	381,00 €	564,75 €	327,25 €	404,25 €	533,50 €	710,50 €	1 059,25 €							
Family	343,00 €	625,75 €	754,50 €	958,25 €	1 326,25 €	632,00 €	1 168,25 €	1 399,25 €	1 803,50 €	2 496,75 €							
Zone B						Zone B											
Single	222,25 €	273,00 €	359,50 €	472,75 €	703,50 €	411,50 €	510,00 €	674,50 €	898,75 €	1 343,25 €							
Family	425,25 €	780,00 €	937,50 €	1 197,00 €	1 659,75 €	799,00 €	1 481,50 €	1 775,75 €	2 289,25 €	3 173,25 €							
Zone C						Zone C											
Single	364,25 €	450,25 €	597,25 €	789,00 €	1 181,00 €	705,75 €	878,00 €	1 165,50 €	1 557,25 €	2 334,00 €							
Family	694,00 €	1 283,00 €	1 545,00 €	1 976,00 €	2 744,50 €	1 355,50 €	2 525,50 €	3 030,00 €	3 910,00 €	5 425,0 €							

Essential : Basic Health + Medical assistance / Repatriation

BASIC						BASIC + OPTION											
Age	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65	- 26	26 – 35	36 – 45	46 – 55	56 – 65		
Zone A						Zone A											
Single	233,00 €	273,75 €	377,25 €	468,00 €	651,75 €	379,75 €	456,75 €	620,50 €	797,50 €	1 146,25 €							
Family	434,50 €	717,25 €	906,00 €	1 109,75 €	1 477,75 €	723,50 €	1 259,75 €	1 550,75 €	1 955,00 €	2 648,25 €							
Zone B						Zone B											
Single	274,75 €	325,50 €	446,50 €	559,75 €	790,50 €	464,00 €	562,50 €	761,50 €	985,75 €	1 430,25 €							
Family	516,75 €	871,50 €	1 089,00 €	1 348,50 €	1 811,25 €	890,50 €	1 573,00 €	1 927,25 €	2 440,75 €	3 324,75 €							
Zone C						Zone C											
Single	416,75 €	502,75 €	684,25 €	876,00 €	1 268,00 €	758,25 €	930,50 €	1 252,50 €	1 644,25 €	2 421,00 €							
Family	785,50 €	1 374,50 €	1 696,50 €	2 127,50 €	2 896,00 €	1 447,00 €	2 617,00 €	3 181,50 €	4 061,50 €	5 576,0 €							

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

BASIC PLAN					BASIC + OPTION			
Age	- 26	26 – 35	36 – 45	46 – 55	- 26	26 – 35	36 – 45	46 – 55
Zone A					Zone A			
Single	386,25 €	427,00 €	530,50 €	621,25 €	533,00 €	610,00 €	773,75 €	950,75 €
Family	688,25 €	971,00 €	1 159,75 €	1 363,50 €	977,25 €	1 513,50 €	1 804,50 €	2 208,75 €
Zone B					Zone B			
Single	428,00 €	478,75 €	599,75 €	713,00 €	617,25 €	715,75 €	914,75 €	1 139,00 €
Family	770,50 €	1 125,25 €	1 342,75 €	1 602,25 €	1 144,25 €	1 826,75 €	2 181,00 €	2 694,50 €
Zone C					Zone C			
Single	570,00 €	656,00 €	837,50 €	1 029,25 €	911,50 €	1 083,75 €	1 405,75 €	1 797,50 €
Family	1 039,25 €	1 628,25 €	1 950,25 €	2 381,25 €	1 700,75 €	2 870,75 €	3 435,25 €	4 315,25 €

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