

Full Sante Top Up Insurance Plan for France
“Mutuelle Complémentaire” to French Social Security

- Maximum coverage with hospitalisation expenses reimbursed on actual expenses
- Great coverage for dental and vision care with a bonus increasing with period of insurance’s membership.
- Direct payment card for pharmacy’s expenses “Carte Tiers Payant”

Hospitalisation

	Full 125	Full 150	Full 200	Full 250	Full 300
Room and board charges	Actual expenses 100%	Actual expenses 100%	Actual expenses 100%	Actual expenses 100%	Actual expenses 100%
Doctor’s fees, Acts, GP & Specialists > Surgery, anaesthesia, intensive care	125%	150%	200%	250%	300%
Special room (with no time limit) > Medical, surgery, maternity	-	35 €/ day	50 €/ day	65 €/ day	80 €/ day
Daily hospital fees > medical, surgery > medium stay, cure, convalescence rest, reeducation, functional rehabilitation (up to 60 days / year)	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
	Actual expenses	Actual expenses	Actual expenses	Actual expenses	Actual expenses
Accompanying person fees > spouse, ascendants, descendants up to 30 days / year)	-	10 €/ day	15 €/ day	25 €/ day	30 €/ day
Transport costs	100%	100%	125%	150%	175%

Outpatient expenses

	Full 125	Full 150	Full 200	Full 250	Full 300
Doctor’s fees (generalist, specialist)	100%	100%	125%	150%	175%
Medicines (drugs, homeopathy)	100%	100%	100%	100%	100%
Medical assistants (podiatrist, speech therapist, nurse, cares, physiotherapist, orthoptist)	100%	100%	125%	150%	175%
Analysis – biological acts	100%	100%	125%	150%	175%
Radiology (scanner, mammogram, MRI, ultrasound scan, electrocardiography, scintigraphy...)	100%	100%	125%	150%	175%
Speciality acts	100%	100%	125%	150%	175%
Alternative medicines (not reimbursed by the Social Security) Osteopathy, ethiopathy, chiropractic, acupuncture, homeopathy, podiatrist (reimbursement 25 €/ visit / insured)	-	25 €	50 €	75 €	100 €

The reimbursement amounts are expressed as a percentage of the current rates set by the Social Security (reimbursement basis) or as a package. These packages are per calendar year of membership and insured, and are not cumulative from one year to another. Refunds are always made with the social security refund deduction within the limits of the chosen option. In all cases, refunds are limited to the amount of actual expenditure and paid in Euros.

Dental Care

	Full 125	Full 150	Full 200	Full 250	Full 300
Routine Care	100%	100%	100%	100%	100%
Dental prosthesis & Orthodontia	125%	150%	200%	250%	300%
LOYALTY BONUS: At January 1st of the 2 nd year	150%	175%	225%	275%	325%
At January 1st of the 3 rd year	175%	200%	250%	300%	350%
At January 1st of the 4 th year & next	200%	225%	275%	325%	375%
Dental limit	-	-	-	800 €	1 000 €
Acts excluded from the list (implants, prosthesis, periodontology) not reimbursed by the Social Security	50 €	100 €	150 €	200 €	250 €

Vision Care

	Full 125	Full 150	Full 200	Full 250	Full 300
> Frames, glasses and/or contact lenses accepted or refused					
> Corrective or refractive surgery (myopia, presbyopia, hypermetropia).....	100 €	150 €	200 €	300 €	400 €
> Ocular prosthesis					
LOYALTY BONUS: At January 1st of the 2 nd year	125 €	175 €	225 €	325 €	425 €
At January 1st of the 3 rd year	150 €	200 €	250 €	350 €	450 €
At January 1st of the 4 th year & next	175 €	225 €	275 €	375 €	475 €

Medical prosthesis

	Full 125	Full 150	Full 200	Full 250	Full 300
Small equipment	100%	100%	100%	100%	100%
Orthopaedic and hair prosthesis, hearing aid, artificial breast and big equipment	100%	100%	100%	125%	150%
Birth and adoption fees	-	50 €	100 €	150 €	200 €
Hydrotherapeutic cures Fees, cares, transport costs, accommodations	100%	100%	100%	100%	100%

Prevention & Services

	Full 125	Full 150	Full 200	Full 250	Full 300
Prevention acts (bearing of the costs of the 13 acts Social Security) > bone densitometry, buccodental, vaccination,...	100%	100%	100%	100%	100%
Test & prevention > not reimbursed by the Social Security (fees per year & per insured)	100 € / year	100 € / year	100 € / year	100 € / year	100 € / year
Assistance*	France* Bearing of the costs: Children and dependant ascendants / Children in case of nurse's work stoppage / of home help / of pets / of children home nurse (-16) / of hospital TV / medical costs abroad / Tobacco coaching.		DOM* Bearing of the costs: repatriation or health transportation if cannot be repatriated / Accommodation costs if cannot be repatriated / body repatriation in case of death / hospital TV / medical costs abroad.		
Medical legal protection*	Up to 20 000 € including tax per dispute in France & in the E.U In case of presumed dispute with a health professional or a hospital				