### **GOLD FRANCE INSURANCE**









## **Comprehensive International Health Insurance Plan for France**

As a fully comprehensive plan (1st Euro) or as an addition to the French social security

# Best health coverage for your stay in France! Gold France Insurance is an international insurance for you and your family adapted to your needs and your budget

- Direct coverage in case of hospitalisation including COVID-19
- Medical assistance platform available 24/7 worldwide
- Online personal account to keep track of your claims
- Answer to your emails within 24 hours of receipt on business days
- Financial strength of first-rank international insurance partners

Free quote & Online application - www.mondassur.com +33 1 80 87 57 80 - contact@mondassur.com

#### **Our Commitments**



- Advise you the best insurance suited to your situation
- **>** Offer the best value for insurance
- Save you money
- **>** Save you time
- **Answer** all your questions



### All the reasons to offer you an excellent value for money:

- ✓ We are specialized in international insurances.
- ✓ We compare and select with great care insurance plans according to your specific situation.
- ✓ We negotiate directly with insurers to get you the best deals.
- ✓ We guarantee our partners a large number of clients to offer you very competitive rates.
- ✓ We can therefore offer you great rates, for you to enjoy and take advantage of.



## Your global insurance





	In France	In your Home Country*	Travelling around the world*
Hospitalisation	✓	✓	✓
Outpatient care	✓	✓	<b>✓</b>
Pharmacy	✓	✓	<b>✓</b>
Dental & Optical Care	✓	-	-

<sup>\*</sup> Outside of France, for stays abroad (travel, holidays) up to 90 consecutive days in the country of origin of the insured member and for stays up to 60 consecutive days for medical expenses following an accident or a sudden illness requiring surgery or medical treatment which cannot wait the return to France.

### 3 different formulas guaranteed to suit your needs

	PREMIUM	SAFE	ACCESS	
Claim reimbursements vary according to the 3 formulas				
Hospitalisation, Maternity and Outpatient Care	Included	Included	Included	
Optical and Dental Care	Included	Included	Included	
Repatriation assistance	Optional	Optional	Optional	

The same benefits on 1st euro or as an addition to the French social security

## Your advantage by subscribing Gold France Insurance

- ✓ A high level of multilingual service to accompany you throughout the duration of your contract.
- ✓ We analyse your needs to find the insurance best suited to your criteria and budget.
- ✓ **Tailor-made guarantees** which allow you to pay the price best suited to your budget.
- ✓ The **financial strength** of first-rank international insurance partners.

## Comprehensive Medical Worldwide coverage



Annual global limits for medical care per person	PREMIUM	SAFE	ACCESS	
HOSPITALISATION (Medical, surgical or related to childbirth)				
Surgery with regulated fees	100 % *	100 % *	100 % *	
Surgery with non-regulated fees	90 %	90 %	90 %	
Surgery outside of France:	90 %	90 %	90 %	
Inpatient costs with regulated fees	100 %	100 %	100 %	
Inpatient costs with non-regulated fees	90 %	90 %	90 %	
Inpatient costs outside of France:	90 %	90 %	90 %	
Inpatient hospitalisation costs	100 %	100 %	100 %	
Private room costs	80 € / day	70 € / day	60 € / day	
Additional fees to accompany a relative	70 € / day	60 € / day	50 € / day	
Medical transportation	100 % max: 60 €	100 % max: 60 €	100 % max: 60 €	
Medical transport costs outside of France:	90 %	90 %	90 %	
Chemotherapy or radiotherapy treatment	100 %	100 %	100 %	
Aids/ HIV treatment	100 %	100 %	100 %	
Organ transplant	100 %	100 %	100 %	

OUTPATIENT MEDICAL CARE			
General practitioner consultation	90 %	90 %	80 %
Limit per visit	80 €	60€	40 €
Specialist consultation	90 %	90 %	80 %
Limit per visit	120 €	90 €	60€
Minor surgery	90 %	90 %	80 %
Limit per act	400 €	300 €	200 €
Paramedical care **	90 %	90 %	80 %
Limit per act	70 €	50€	30€

<sup>\*\*</sup> Paramedical care: Physiotherapy, Nurse, Midwife, Podiatrists, Speech Therapist, Orthoptist.



	PREMIUM	SAFE	ACCESS
Radiology, medical imaging	90 %	90 %	80 %
Limit per act:	400 €	300€	200€
Analysis, laboratory tests	90 %	90 %	80 %
Limit per act:	400 €	300€	200€
Equipment, orthopedic prosthesis	90 %	90 %	80 %
Limit per act:	400 €	350€	200 €
Hearing aid	90 % up to 400 € / aid	90 % up to 300 € / aid	80 % up to 200 € / aid
Pharmaceuticals	100 % of standard price	100 % of standard price	100 % of standard price
Pharmaceutical costs outside France :	90 %	90 %	90 %
	DENTAL CARE		
Dental care	90 %	90 %	80 %
In France, per visit:	90€	70€	50€
Outside France, per visit:	90€	70€	50€
Dental prosthesis	90 %	90%	80 %
Based on the RB** % rate in France:	500 € / tooth	350 € / tooth	200 € / tooth
Dental implants	90 %	90 %	80 %
In France, up to:	350 € / tooth	200 € / tooth	200 € / tooth
Orthodontic care	90 %	90 %	80 %
In France, up to:	1 350 € / year	965 € / year	580 € / year
	OPTICAL CARE		
Glasses	90 % up to 300 € / year	90 % up to 200 € / year	80 % up to 150 € / year
Frames	90 % up to 300 € / year	90 % up to 200 € / year	80 % up to 150 € / year
Lenses	90 % up to 300 € / year	90 % up to 200 € / year	80 % up to 150 € / year
PREVENTIVE CARE			
Non-reimbursable prescribed vaccines	90 %	90 %	80 %
The second of th	up to 150 € / year	up to 100 € / year	up to 50 € / year
Osteopathy, chiropractic, acupuncture	90 % up to 30€ / session and 8 session / year	90 % up to 20€ / session and 8 session / year	80 % up to 20€ / session and 4 session / year
Full Checkup	90 % up to 250 € / 2 years	90 % up to 200 € / 2 years	80 % up to 150 € / 2 years

### To assist you everywhere



#### **REPATRIATION + PERSONAL LIABILITY**

- Transportation to the medical center
- Repatriation by the assistance center
- Payment of a round-trip ticket and living expenses for a relative, in case of accidental hospitalisation or death of the insured
- Provision of a round-trip ticket for the insured, in case of hospitalisation or death of a relative
- Accompanied return for the insured's children
- Repatriation of the body in the event of death
- Assistance for unusual situations and transmission of urgent messages
- Legal representative costs to a maximum of 7.700 €
- Bail advance to a maximum of 30.500€
- Cash advance to a maximum of 2.300 € in case of loss or theft of passport and means of payment
- Delivery of replacement hardware in your country of residence (private use)
- Transmission of urgent messages

<b>DEATH CAPITAL IN CASE OF ACCIDENT</b> (for all formulas)		
Lump Sum (up to 70 years old)	25 000 €	
Lump Sum (70 years old - 75 years old)	12 000 €	
Lump Sum in case of absolute and permanent disability (up to 70 years old)	25 000 €	





## How are you reimbursed according to the benefits of the formula chosen?

	I am reimbursed	At my expense		
For a Specialist Consultation, I spend 100 €				
Premium	90€	10€		
Safe	90 €	10€		
Access	60€	40 €		
	For a Pulmonary X-ray, I spend 95 €	Į.		
Premium	85,5 €	9,5 €		
Safe	85,5 €	9,5 €		
Access	76€	19€		
For a Mammography, I spend 125 €				
Premium	112,5 €	12,5 €		
Safe	112,5 €	12,5 €		
Access	100€	25 €		
For a Dental Prosthesis, I spend 550€				
Premium	495€	55€		
Safe	350€	200€		
Access	200€	350€		
For Glasses and Frames, I spend 340 €				
Premium	300€	40 €		
Safe	200€	140€		
Access	150€	190€		





## To facilitate the purchase of your French Insurance

## Go and live in France with peace of mind.



#### **How can I apply for Gold France Insurance?**

Follow these three steps:

- 1. Once you have received your quotation, **complete the enrolment form online**, including the medical questionnaire if necessary.
- **2. Sign** your application form electronically.
- 3. Once your application has been accepted, you pay your premium.



### Who can apply for Gold France Insurance?

Any person living abroad outside his country of nationality for private or professional purpose for unlimited period.

Whether you are self-employed, employee in a company, an artist, craftsman, etc., you can benefit from Gold France Insurance insurance.



#### What are the conditions of application?

- Your coverage begins upon reception of your application and medical form, your bank details, a copy of your passport, your enrollment fees, and your file's acceptance by the insurer.
- Upon registration, you are insured:
  - > **Immediately** for medical care and hospitalisation in case of an accident or unexpected illness,
  - > after **3 months** for all other medical care and hospitalisation,
  - > after **6 months** for dental care (routine care, protheses...), orthodontics, and optical care, psychiatry and psychology care,
  - > after **10 months** for maternity.

these waiting periods can be waived if you move from one insurer to another in less than a month (with the exception of maternity care).

- Your one-year contract is **renewable by tacit agreement**. If you wish to terminate your contract, you must send a notice two months before the end of your subscription. For more information, refer to the general terms and conditions.
- Fees are **payable quarterly, bi-annually**, or annually by bank transfer, French check, credit card, Visa or Mastercard, or by automatic withdrawl (French bank accounts only).



## We guarantee you direct care and your reimbursements paid quickly

After your subscription, we will send you your insurance certificate and your first due payment and will explain in detail how your insurance works in order to obtain the necessary care for your medical expenses.



## How does it work for direct hospitalisation?

- The hospital is freely chosen by the insured.
- The insured has access **24**/7 to a medical platform for hospital care and reimbursements.
- The insured shall not make any advance payment for hospitalisation. The insurer will cover the direct payment under the terms of the contract.



## «How to follow-up claims and plan details?

- You have access to a online personal account 24/7 where you can view your reimbursements whenever you want, print your insurance card, update your personal details, refer to the contact network of medical providers worldwide.
- Our advisors are available for any questions or changes in your contract and respond within 24 hours on business days.



- All medical expenses are reimbursed on the basis of actual costs spent by the beneficiary of the contract (subject to exclusions and limits on benefits provided in the contract).
- Doctors **are freely chosen** by the insured.
- Reimbursements of other medical expenses are made, on paid medical invoices, very quickly by bank transfer. You can follow your reimbursements online.



### How much does it cost?



#### Examples of monthly rates based on the Impat Access plan:

	Insurance rates for fully comprehensive plans (if you do not have a French Social Security number)	Rates for insurance in addition to the French social security (if you are part of the French Social Security System)
INSURED PEOPLE	MEDICAL + DENTAL + OPTICAL CARE	MEDICAL + DENTAL + OPTICAL CARE
<b>Mark</b> , IT engineer of 37 years old, an expatriate in Paris	157€	64€
<b>David</b> , retired 60 years old is going to Nice	279€	110€
<b>Eva</b> , 24 years old, moved to Lyon	108€	42€
<b>Robert</b> , 48 years old, and his family settled in Provence	533€	205€
<b>Vladimir</b> , 41 years old, moved with his family in Paris	428€	176€
<b>Rachel</b> , 30 years old, went to live in Alsace	119€	50€

Contact us to obtain a free quote!

# You will save instantly per year:

**Examples of prices recorded \*** 



Registration fees	30€ upon accession
Splitting your due payments	92€ per year
Travel Insurance per year	150€ per year

## = You save 272 € per year

+ differential price of your insurance through an offer perfectly suited to your situation and our rates negotiated directly

<sup>\*</sup> Prices found on these positions with different general insurance specialists and international brokers.



- An operational medical platform available 24/7.
- Multilingual advisors to help you manage your insurance.
- Direct support for hospital fees.
- The benefit of negotiated prices through numerous partnerships with hospitals.
- A free translation of your reimbursement requests.
- Easy claim process with electronical claims management
- A personal internet account to track your reimbursements online.
- Free access to a database of top quality medical practitioners and institutions worldwide.
- Taking care of your medical expenses for business trips.
- Taking care of your medical expenses during **your vacation abroad**.



### Why Gold France Insurance?



- ✓ Wide range of worldwide insurance policies for all nationalities from the most economical to the most comprehensive insurance to meet every need and every budget.
- ✓ **Experts and multilingual consultants** with more than 15 years experience in international insurance, studying each situation.
- ✓ A highly qualified team for the best service.
- ✓ Medical platforms available **24/7 worldwide.**
- ✓ Personal liability coverage available on all our insurance plans.
- ✓ Medical care reimbursed up to 100% of actual costs.
- ✓ **Direct payment** in case of hospitalisation.
- ✓ **Easy claim process** with e-claims management.
- ✓ Your reimbursements paid in the currency where you reside and on an **international bank** account.
- ✓ Personal online account to manage your reimbursements.
- ✓ **International network** of hospitals and medical practitioners.

### Please contact us at:



Mail



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