

GoldExpat



Comprehensive International Insurance plan (also available in addition to the CFE or French Social Security)

Dedicated to insuring expats and their families all over the world

GoldExpat is an international health insurance plan adapted to your country of expatriation, your needs and your budget

- ✓ Direct coverage in case of hospitalization including COVID-19 coverage
 - ✓ Medical assistance platform available 24/7 worldwide
 - ✓ Personal account online to keep track of your claims
- ✓ Answer to your emails in less than 24 hours on business days
- ✓ The financial strength of first rank of international insurance

Free quote & Online Application
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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 for us to offer you excellent value for money insurance :

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



4 different formulas guaranteed to suit your needs

	EXPAT PREMIUM	EXPAT SAFE	EXPAT ACCESS	EXPAT HOSPI
Hospitalization	100 % (Direct coverage of hospitalization costs)			100 %
Maternal care	100 %			-
Routine medical care	90 %	90 %	80 %	-
Pharmaceuticals	90 %	90 %	80 %	-
Dental and optical care	90 %	90 %	80 %	-
Dental and optical care Plus	90 %	90 %	-	-
Maternity Plus	100 %	100 %	-	-
Wellness Plus	90 %	90 %	-	-

Your options

Reimbursement limits are detailed by option on the following pages.
Reimbursement rate based on your actual costs.

Your global insurance Abroad and in your country of origin

	In your expatriation country	In your country of origin*	Worldwide**
Hospitalization	✓	✓	✓
Routine medical care	✓	✓	✓
Pharmaceuticals	✓	✓	✓
Dental care (optional)	✓	✓	✓
Optical care (optional)	✓	✓	✓

* In the origin country for residence for less than 90 consecutive days.

** For emergency medical expenses following an accident or sudden illness requiring surgery or medical treatment that cannot wait for the repatriation to the country of residence - travel for less than 60 consecutive days.

Your advantage by subscribing GoldExpat

- ✓ International health coverage for expatriates of **any nationality**.
- ✓ **A high level of multilingual service** to accompany you throughout the duration of your contract.
- ✓ **We analyse your needs** to find the insurance most suited to your criteria and budget.
- ✓ **Made to measure guarantees** allow you to pay the price best suited to your budget.
- ✓ **The financial strength of partners** in the first rank of international insurance.

Comprehensive Medical Worldwide coverage

Annual global limits for medical care per person

EXPAT PREMIUM
1 500 000€ / year

EXPAT SAFE
1 000 000€ / year

EXPAT ACCESS
750 000€ / year

YOUR ESSENTIAL BENEFITS

HOSPITALISATION

• Routine fees and costs - surgery	100 %		
• Medical treatments, laboratory exams, x-ray and medication during hospitalization	100 %		
• Ambulance (on medical prescription or in case of emergency after accident)	100 % 1500 € / Year	100 % 1000 € / Year	100 % 1000 € / Year
• Ambulatory care in an hospital or a clinic (< 24 hours)	100 %		
• Chemotherapy or radiotherapy treatment in hospital only	100 %		
• Aids/ HIV treatment in hospital only	100 %		
• Organ transplant in hospital only	100 %		

MATERNAL CARE

• Maternal care without surgery (pre and postnatal costs included)	100 % 3000 €/pregnancy (4500 € Zone C**)	100 % 2500 €/pregnancy (3500 € Zone C**)	100 % 2500 €/pregnancy (3500 € Zone C**)
• Maternal care with surgery (pre and postnatal costs included)	100 % 4000 €/pregnancy (6000 € Zone C**)	100 % 3000 €/pregnancy (4500 € Zone C**)	100 % 3000 €/pregnancy (4500 € Zone C**)
• Pregnancy complications	100 %		

	EXPAT PREMIUM	EXPAT SAFE	EXPAT ACCESS
ROUTINE MEDICAL CARE			
• General consultations <i>The first 3 doctors visits :</i> <i>The next doctors visits :</i>	90 % 200 €/consultation 100 €/consultation	90 % 120 €/consultation 60 €/consultation	80 % 120 €/consultation 60 €/consultation
• Specialist consultations <i>The first 3 doctors visits :</i> <i>The next doctors visits :</i>	90 % 260 €/consultation 130 €/consultation	90 % 160 €/consultation 80 €/consultation	80 % 160 €/consultation 80 €/consultation
• Physiotherapy	90 % 60 €/session Max : 900 €/year	90 % 30 €/session Max : 450 €/year	80 % 30 €/session Max : 450 €/year
• Doctor-prescribed home care provided by a registered nurse	90 % 130 €/day (30 days max)	90 % 70 €/day (30 days max)	80 % 70 €/day (30 days max)
• Osteopathic and chiropractic care, acupuncture	90 % 30 €/session Max : 250 €/year	90 % 20€/session Max : 160€/year	80 % 20 €/session Max : 160 €/year
• Checkups	90 % 250 € every 2 years	90 % 150 € every 2 years	80 % 150 € every 2 years
• Radiological and pathological examinations	90 % 800 €/act	90 % 350 €/act	80 % 350 €/act
• Medical prosthesis and equipment consultation	90 % 400 €/prosthesis	90 % 200 €/prosthesis	80 % 200 €/prosthesis
• Emergency room treatment in case of acute illness or injury	90 %	90 %	80 %
PHARMACEUTICALS			
• Medication	90 %	90 %	80 %
• Homeopathic medicines	90 % 120 €/year	90 % 80 €/year	80 % 80 €/year
• Vaccinations	90 % 150 €/year	90 % 100 €/year	80 % 100 €/year
• Non-prescribed pharmaceuticals (issued without prescription)	90 % 100 €/year	90 % 50 €/year	Not covered
EMERGENCY DENTAL CARE			
• Emergency Dental care and x-rays consequent to accident	90 % 100 €/year	90 % 50 €/year	80 % 50 €/year
MEDICALLY ASSISTED PROCREATION			
• Research expenses of causes of infertility, costs related to in vitro fertilization and pharmaceutical expenses	100 % Max : 1 500 €/year	100 % Max : 1 000 €/year	100 % Max : 500 €/year

Percentage of reimbursement based on your actual costs

****Zone A** : Worldwide excepted country from zone B & C. **Zone B** : Saudi Arabia, Bahrain, Brazil, Canada, UAE, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, UK, Russia, Singapore, Switzerland.

Zone C : USA and Bermudas.

EXPAT PREMIUM
EXPAT SAFE
EXPAT ACCESS
PER-USE BENEFITS
DENTAL AND OPTICAL CARE

• Standard and major treatment (<i>dental implants</i>)	Max. year 3000€ (1500 € the 1 st year) 90 %* 350 €/tooth	Max. year 2000€ (1000 € the 1 st year) 90 %* 200 €/tooth	Max. year 1000€ (500 € the 1 st year) 80 %* 200 €/tooth
• Orthodontics (children up to 16 years old)	90 % 750 €/year - Max : 2 years	90 % 500 €/year - Max : 2 years	80 % 500 €/year - Max : 2 years
• Frames, glasses and lenses	90 % 300 €/year	90 % 150 €/year	80 % 150 €/year
• Refractive surgery (<i>correction of visual defects by laser</i>)	90 % 300 €/year	90 % 150 €/year	80 % 150 €/year

DENTAL AND OPTICAL CARE PLUS

• Standard dental treatment	90 % 3500 €/year	90 % 3500 €/year	-
• Major treatment (<i>crowns, bridges, dentures</i>)	90 % 400 €/tooth	90 % 400 €/tooth	-
• Dental implants per implant limited at 3 implants per year	90 % 400 €/year	90 % 400 €/year	-
• Orthodontics (<i>children up to 16 years</i>)	90 % 2000 €/year	90 % 2000 €/year	-
• Frames, glasses and lenses	90 % 350 €/year	90 % 350 €/year	-
• Refractive surgery (<i>correction of visual defects by laser</i>)	90 % 350 €/year	90 % 350 €/year	-

MATERNITY PLUS

• Motherhood without surgery (**)	100 % 5000 €/pregnancy (6500 € zone C) (2)	100 % 5000 €/pregnancy (6500 € zone C) (2)	-
• Maternity with surgery (**)	100 % 7000 €/pregnancy (8500 € zone C) (2)	100 % 7000 €/pregnancy (8500 € zone C) (2)	-

(**) With or without surgery means for medical reasons

WELLNESS PLUS

• Therapy and alternative medicine*	90 % 500 €/year	90 % 500 €/year	-
• Health Checkup every 2 years	90 % 500 €/every 2 years	90 % 500 €/every 2 years	-
• Nutritionist consultation	90 % 100 €/year	90 % 100 €/year	-
• Psychologist or Psychiatry consultation	90 % 210 €/year	90 % 210 €/year	-
• Homeopathic medicines	90 % 250 €/year	90 % 250 €/year	-
• Medecines (<i>delivered without prescription</i>)	90 % 170 €/year	90 % 170 €/year	-

*Osteopathy, Chiropractic, acupuncture, podiatry, speech therapy, occupational therapy, traditional Chinese medicine
Percentage of reimbursement based on percentage of reimbursement based on actual costs.



Live abroad with peace of mind



Advantages

Security

- ✓ **Top insurance for every destination.**
- ✓ **4 customized options** : Expat Premium, Expat Safe, Expat Access, Expat Hospi.
- ✓ **Per-use benefits**: dental, optical, well-being, maternity plus (optional).
- ✓ **Pre-existent health conditions** can be covered.
- ✓ Covers you and your family during **your stay and holidays abroad.**

Responsiveness

- ✓ **Direct coverage** of hospitalization costs.
- ✓ Medical assistance platform available **24/7** worldwide.
- ✓ Fast subscription process with **email confirmation.**
- ✓ **Easy claim process** with digital claims management

Service

- ✓ **Customized account** online to keep track of your reimbursements.
- ✓ **Answer to your emails** in less than 24 hours.

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 hospitalization of the insured
- Provision of a round-trip ticket for the insured, in case of hospitalization or death of a relative
- Accompanied return for the insured's children
- Corpse repatriation in case 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 € TTC 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

PERSONAL LIABILITY

BENEFITS	AMOUNT	DEDUCTIBLE
• Body Damage	5 000 000 €	None
• Damage in the US and Canada	1 500 000 €	1 000 €
• Tangible and Intangible Damage	500 000 €	100 €

Your coverage includes

- ✓ 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.
- ✓ A personal internet account **to track your refund online**.
- ✓ **Free access** to a database of medical practitioners and institutions of top quality worldwide.
- ✓ Taking care of your medical expenses for **business trips**.
- ✓ Taking care of your medical expenses during your **vacation abroad**.

1 How can Gold'Expat protect you abroad ?

✓ **Financial risks** : health care costs vary greatly from one country to another. They can be extremely high in certain countries. For example: A one-day hospital stay can reach up to 10.000 € in North America.

GoldExpat supports **your healthcare costs** and pays **directly in case of hospitalisation**. By choosing the options, your **dental and optical care** is also supported.

✓ **Risks of medical care access** : in certain countries public structure doesn't allow to a choice of doctors or the hospital and the access to medical care can be sometimes very long.

GoldExpat reimburses cares provided by **private medical structure, with the doctor and hospital choice**, anywhere in the world.

✓ **Legal risks** : depending on the country, a simple car accident can end in jailtime. It is always a difficult situation when you are abroad in a country where you are unaware of the laws.

GoldExpat gives you the possibilities to beneficiate of a **Personal Liability and legal representative option**.

✓ **Sanitary risks** : in certain area, medical structures are limited and the medical care must be done in acceptable sanitary conditions.

GoldExpat offers optional **repatriation assistance** in case of poor sanitary conditions.

2 How are you reimbursed ?

CARE	COST	REIMBURSEMENT	OUT-OF-POCKET
• Specialist consultation	95 €	85,5 €	9,5 €
• CT Scan	380 €	342 €	38 €
• Optical	285 €	256,5 €	28,5 €

Reimbursements based on the Premium option.

CARE	COST	REIMBURSEMENT	OUT-OF-POCKET
• Surgery hospitalization 3 days	8 470 €	8 470 €	0 €

Reimbursements for all options.

3 How much does it cost ?

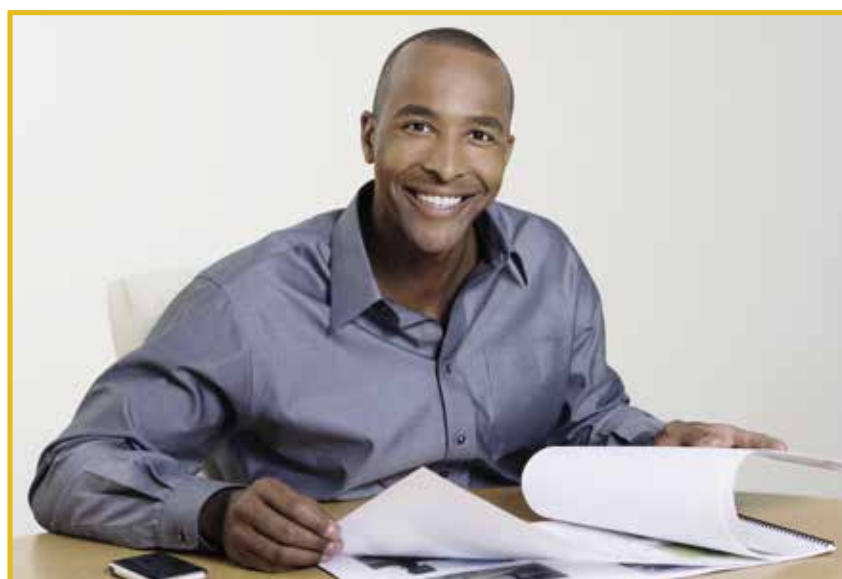
Examples of monthly price for GoldExpat–An insurance for expatriates all around the world.

Insured Person	Marc, 37, baker, expatriate in Hong-Kong	Steven, 39, entrepreneur, expatriate in New York	Eva, 24, expatriate in Thaïlande	Claude, 48, and his family expatriates in Spain	Julie, 30, expatriate in Australie
Médical care*	150€ (70€)	271€ (122€)	85€ (29€)	988€ (334€)	89€ (30€)
Medical, optical and dental care*	201€ (101€)	322€ (227€)	111€ (43€)	1176€ (849€)	116€(45€)
Medical care and well-being**	175€ (104€)	332€ (171€)	104€ (47€)	1164€ (833€)	110€ (50€)
Complete: medical, dental+, optical+, well-being**	243€ (142€)	291€ (249€)	137€ (66€)	1381€ (1118€)	144€ (70€)

* Price based on the formula GoldExpat Access

** Price based on the formula GoldExpat Safe

Prices between parenthesis represent the price for an insurance in addition to the CFE



✓ Personalized advice from an international insurance expert

✓ Free comparison for you of formulas and insurance options Immediate quote online

✓ No additional charges for your payments when due

Subscription Details



How can I apply for GoldExpat ?

Follow these three steps :

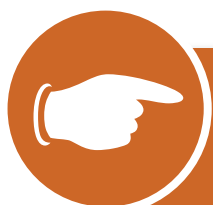
1. Send the completed **application form** along with the medical form.
2. Attach a copy of **your passport and your Bank Identifier Code** for reimbursements.
3. Choose your **mean of payment**.

You can enroll by email or fax and confirm your enrollment by sending your application form by mail.



Who can subscribe to GoldExpat ?

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'Expat insurance.



Enrollment Information

- 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 hospitalization in case of an accident or unexpected illness,
 - > after **3 months** for all other medical care and hospitalization,
 - > after **6 months** for dental care (routine care, protheses ...), orthodontics, and optical care, psychiatry and psychology care,
 - > after **10 months** for pregnancy.

This waiting period is eliminated if you were previously insured, but have terminated your coverage less than a month ago (with the exception of prenatal 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, see the general conditions.

- Fees are **payable quarterly, bi-annually**, or annually by bank transfer, French check, credit card, Visa or Mastercard, or by automatic withdrawal (French bank accounts only).

Services

After enrolling, you will receive an enrollment certificate along with a confirmation call where you will have all of the insurance details for getting your reimbursements. Contact for our medical assistance platform will be explained.



Hospitalization support

- The insured can choose their own hospital
- The insured can access medical assistance and reimbursement platform **24/7**.
- The insured will not have to pay hospitalization costs upfront. The costs are supported directly by the insurer within the contract agreement.



Follow your reimbursements

- Access your personal online account (24/7) where you can follow all of your reimbursements in real time.
- Do not hesitate to contact us for further information, quotes, or for questions about your contract. You will receive a response within 24 hours.



Reimbursement for routine medical care



- All the costs paid by the insurer will be reimbursed **on the actual costs basis** (costs under the reimbursement limits and exclusion determined by the contract).
- Doctors (generalists and specialists) and medical practitioners **are chosen** by the insured.
- **Reimbursements** of other medical costs are done on statement and given rapidly by bank transfer. You can **access all your reimbursement statements on the internet**. You can send your reimbursements claim online.
- For GoldExpat complementary to the CFE, thanks to our service with remote transmission with CFE, you receive for each claims reimbursement one single payment for reimbursements from CFE + our claims management platform.



Why GOLDEXPAT ?

- ✓ **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 over 10 years experience in international insurance, studying each situation.
- ✓ **A highly qualified team** for the best service.
- ✓ Medical platforms open **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 hospitalization with a simple call.
- ✓ **Easy claim process** with electronical 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.

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