



## Comprehensive International Healthcare insurance plan

***Live abroad with complete peace of mind!***  
*The GoldExpat plans support you and your family around the world*

- **Direct payment** in case of a 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](http://www.mondassur.com)

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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



## Your advantages by subscribing GoldExpat

- ✓ International health coverage for expatriates of **all nationalities**.
- ✓ **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.



## 3 different formulas guaranteed to suit your needs

Coverage	GOLD PREMIUM <i>Superior</i>	GOLD SAFE <i>High</i>	GOLD ACCESS <i>Balanced</i>
Hospitalisation	100 %	100 %	100 %
Maternity	100 %	100 %	100 %
Outpatient medical care	up to 100 %	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 %	80 %

Reimbursement limits are detailed by option on the following pages.  
Percentage of reimbursement 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**
Hospitalisation	✓	✓	✓
Outpatient medical care	✓	✓	✓
Pharmaceuticals	✓	✓	✓
Dental care (optional)	✓	✓	✓
Optical care (optional)	✓	✓	✓

\* In the origin country of residence for less than 60 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.

### There are 3 geographic coverage areas:

**Zone A :** Worldwide, excluding Saudi Arabia, Bahrain, Brazil, Canada, United Arab Emirates, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, United Kingdom, Russia, Singapore, Switzerland, USA and Bahamas.

**Zone B :** Worldwide, including Saudi Arabia, Bahrain, Brazil, Canada, United Arab Emirates, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, United Kingdom, Russia, Singapore and Switzerland, excluding USA and Bahamas.

**Zone C :** Worldwide, including USA and Bahamas.

<i>Annual global limits for medical care per person</i>	<b>GOLD PREMIUM</b> 1 500 000 € / year	<b>GOLD SAFE</b> 1 000 000 € / year	<b>GOLD ACCESS</b> 750 000 € / year
<b>HOSPITALISATION</b>			
<b>Inpatient hospitalisation costs - surgery</b>	100 %	100 %	100 %
<i>For a standard or semi-private hospital room*</i>	100 %	100 %	100 %
<i>For a private room (additional coverage)</i>	120 € / day	80 € / day	80 € / day
<b>Medical treatments, laboratory exams, x-ray and medication during hospitalisation</b>	100 %	100 %	100 %
<b>Ambulance</b> (on medical prescription or in case of emergency after accident)	100 % 2 000 € / year	100 % 1 500 € / year	100 % 1 000 € / year
<b>Ambulatory care in a hospital or a clinic</b> (< 24 hours)	100 %	100 %	100 %
<b>Chemotherapy or radiotherapy treatment in hospital only</b>	100 %	100 %	100 %
<b>Aids/ HIV treatment in hospital only</b>	100 %	100 %	100 %
<b>Organ transplant in hospital only</b>	100 %	100 %	100 %

\*Luxury hospital rooms or suites are not covered.

<b>MATERNITY</b>			
<b>Maternity without surgery</b> (pre and postnatal costs included)	100 % 3 000 €/ pregnancy (4 500 € in Zone C**)	100 % 2 500 €/ pregnancy (3 500 € in Zone C**)	100 % 2 500 €/ pregnancy (3 500 € in Zone C**)
<b>Maternity with surgery</b> (pre and postnatal costs included)	100 % 4 000 €/ pregnancy (6 000 € in Zone C**)	100 % 3 000 €/ pregnancy (4 500 € in Zone C**)	100 % 3 000 €/ pregnancy (4 500 € in Zone C**)
<b>Pregnancy complications</b>	100 %	100 %	100 %

Coverage for maternity costs can be increased by choosing the Maternity Plus option, detailed in our optional benefits.

<b>MEDICALLY ASSISTED PROCREATION</b>			
<b>Research expenses of causes of infertility, costs related to in vitro fertilization and pharmaceutical expenses</b>	100 % Max : 1 500 € / year	100 % Max : 1 000 € / year	100 % Max : 500 € / year

\*Reimbursements are calculated as a percentage of your actual expenses.

The expenses used to calculate are limited to the reasonable and customary cost of the country in which the care is provided. The limits of benefits per act are detailed in the terms and conditions.

A prior agreement is required for hospitalisations, procedures exceeding certain amounts and serial procedures.

	<b>GOLD PREMIUM</b>	<b>GOLD SAFE</b>	<b>GOLD ACCESS</b>
<b>OUTPATIENT MEDICAL CARE</b>			
<b>General consultations or telemedicine</b>	100 %	90 %	80 %
<i>The first 5 doctors visits:</i>	220 € / consultation	160 € / consultation	140 € / consultation
<i>The next doctors visits:</i>	120 € / consultation	100 € / consultation	80 € / consultation
<b>Specialist consultations or telemedicine</b>	100 %	90 %	80 %
<i>The first 5 doctors visits:</i>	280 € / consultation	200 € / consultation	180 € / consultation
<i>The next doctors visits:</i>	150 € / consultation	120 € / consultation	100 € / consultation
<b>Physiotherapy</b>	90 % 80 € / session Max : 1 500 € / year	90 % 60 € / session Max : 1 000 € / year	80 % 40 € / session Max : 800 € / year
<b>Doctor-prescribed home care provided by a registered nurse</b>	90 % 130 € / day (30 days max)	90 % 70 € / day (30 days max)	80 % 70 € / day (30 days max)
<b>Osteopathic and chiropractic care, acupuncture</b>	90 % 30 € / session Max : 250 € / year	90 % 20 € / session Max : 160 € / year	80 % 20 € / session Max : 160 € / year
<b>Checkups</b>	90 % 250 € / 2 years	90 % 150 € / 2 years	80 % 150 € / 2 years
<b>Radiological and pathological examinations</b>	90 % 800 € / act	90 % 600 € / act	80 % 400 € / act
<b>Prescribed medical prosthesis and equipment</b>	90 % 600 € / prosthesis	90 % 400 € / prosthesis	80 % 200 € / prosthesis
<b>Emergency room treatment in case of acute illness or injury</b>	90 %	90 %	80 %
<b>Psychiatrists, psychologists and psychotherapists</b>	90 % 70 € / session Max : 2 times / year	90 % 50 € / session Max : 2 times / year	80 % 50 € / session Max : 2 times / year
<b>PHARMACEUTICALS</b>			
<b>Medication</b>	90 %	90 %	80 %
<b>Homeopathic medicines</b>	90 % 120 € / year	90 % 80 € / year	80 % 80 € / year
<b>Vaccinations</b>	90 % 150 € / year	90 % 100 € / year	80 % 100 € / year
<b>Non-prescribed pharmaceuticals (issued without prescription)</b>	90 % 100 € / year	90 % 50 € / year	-
<b>EMERGENCY DENTAL CARE</b>			
<b>Emergency Dental care and x-rays following an accident</b>	90 % 150 € / year	90 % 110 € / year	80 % 90 € / year

# Your options in dental, optical, well-being and reinforcement care

	GOLD PREMIUM	GOLD SAFE	GOLD ACCESS
<b>OPTION DENTAL AND OPTICAL CARE</b>			
<b>Standard and major treatment</b> <i>(dental implants)</i>	Max. year 3 000 € (2 000 € the 1 <sup>st</sup> year) 90 % 400 € / tooth	Max. year 2 300 € (1 600 € the 1 <sup>st</sup> year) 90 % 300 € / tooth	Max. year 1 600 € (1 200 € the 1 <sup>st</sup> year) 80 % 200 € / tooth
<b>Orthodontics</b> <i>(children up to 16 years old)</i>	90 % 750 € / year - Max : 2 years	90 % 500 € / year - Max : 2 years	90 % 500 € / year - Max : 2 years
<b>Frames, glasses and lenses</b>	90 % 300 € / year	90 % 220 € / year	80 % 150 € / year
<b>Refractive surgery</b> <i>(correction of visual defects by laser)</i>	90 % 300 € / eye	90 % 220 € / eye	80 % 150 € / eye
<b>OPTION DENTAL AND OPTICAL CARE PLUS</b>			
<b>Standard and major treatment</b> <i>(dental implants)</i>	Max. year 3 700 € (2 200 € the 1 <sup>st</sup> year) 90 % 500 € / tooth	Max. year 3 700 € (2 200 € the 1 <sup>st</sup> year) 90 % 500 € / tooth	-
<b>Orthodontics</b> <i>(children up to 16 years old)</i>	90 % 2 000 € / year - Max : 2 years	90 % 2 000 € / year - Max : 2 years	-
<b>Frames, glasses and lenses</b>	90 % 400 € / year	90 % 400 € / year	-
<b>Refractive surgery</b> <i>(correction of visual defects by laser)</i>	90 % 400 € / year	90 % 400 € / year	-
<b>OPTION MATERNITY PLUS</b>			
<b>Maternity without surgery (**)</b>	100 % 5 000 € / pregnancy 7 500 € zone C	100 % 5 000 € / pregnancy 7 500 € zone C	-
<b>Maternity with surgery (**)</b>	100 % 7 000 € / pregnancy 10 000 € zone C	100 % 7 000 € / pregnancy 10 000 € zone C	-
<b>OPTION WELLNESS PLUS</b>			
<b>Therapy and alternative medicine*</b>	90 % 500 € / year	90 % 500 € / year	80 % 350 € / year
<b>Health Checkup</b> <i>every 2 years</i>	90 % 600 € / 2 years	90 % 600 € / 2 years	80 % 350 € / 2 years
<b>Nutritionist consultation</b>	90 % 50 € / session 200 € / year	90 % 50 € / session 200 € / year	80 % 50 € / session 150 € / year
<b>Psychologist or Psychiatry consultation</b>	90 % 5 / year 100 € / session	90 % 5 / year 100 € / session	80 % 5 / year 80 € / session
<b>Homeopathic medicines</b>	90 % 250 € / year	90 % 250 € / year	80 % 150 € / year
<b>Mental health drugs (on prescription)</b>	200 € / year	200 € / year	150 € / year
<b>Medecines</b> <i>(delivered without prescription)</i>	90 % 170 € / year	90 % 170 € / year	80 % 110 € / year
<b>Health prevention</b> <i>(financing a sporting activity for 2 years max following hospitalization)</i>	90 % 150 € / year	90 % 150 € / year	-

(\*\*) With or without surgery means for medical reasons. For healthcare plans in zone C: USA and Bahamas.

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

## Advantages



## Live abroad with peace of mind

### Security

- ✓ **Top insurance for every destination.**
- ✓ **3 tailor-made formulas:** Gold Premium, Gold Safe, Gold Access.
- ✓ **A la carte benefits:** dental, optical, well-being, maternity plus (optional).
- ✓ **Pre-existing health conditions** can be covered.
- ✓ Covers you and your family during **your stay and holidays abroad.**

### Responsiveness

- ✓ **Direct payment** in case of hospitalisation.
- ✓ Medical assistance platform available **24/7** worldwide.
- ✓ Fast subscription process with **email confirmation.**

### Service

- ✓ **Online personal 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 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

### PERSONAL LIABILITY PRIVATE LIFE

Benefits	Amount	Deductible
Bodily injury	5 000 000 €	None
Damage in the US and Canada	1 500 000 €	300 €
Tangible and Intangible Damage	5 000 000 €	100 €
Short-term Rental insurance	40 000 €	80 €

### DEATH CAPITAL IN CASE OF ACCIDENT *(for all formulas)*

Lump Sum <i>(up to 70 years old)</i>	25 000 €
Lump Sum in case of absolute and permanent disability <i>(up to 70 years old)</i>	25 000 €

## Your coverage includes

- An operational medical platform available **24/7**.
- **Multilingual advisors** to help you manage your insurance.
- **Direct support** for hospital fees.
- **Benefit from negotiated prices** through numerous partnerships with hospitals.
- **A free translation** of your reimbursement requests.
- A secure online account to track **your claims reimbursements**.
- **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**.



Your Insurance covers up to 100% of your expenses  
for high quality reimbursements.

## 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 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 a choice of doctors or hospital and the access to medical care can be sometimes very long.

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

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

GoldExpat gives you the possibilities to benefit from 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	140 €	140 €	0 €
CT Scan	380 €	342 €	38 €
Optical	285 €	256,5 €	28,5 €

Reimbursements based on the Premium option.

CARE	COST	REIMBURSEMENT	OUT-OF-POCKET
3 days surgery hospitalisation	8 470 €	8 470 €	0 €

Reimbursements for all options.

### 3 How much does it cost?

Here are some examples of prices per month for GoldExpat - insurance for expats worldwide.

Person to insure	Alex, 37 years old, in Mexico	Christian, 39 years old, entrepreneur, expatriate in New York	Eva, 24 years old, expatriate in Thailand	Claude, 48 years old and his family expatriates in Miami	Jeremy, 30 years old, in Vietnam
<b>Medical care*</b>	139 €	313 €	98 €	1 144 €	103 €
<b>Medical, optical and dental care*</b>	189 €	377 €	131 €	1 375 €	138 €
<b>Medical care and well-being**</b>	172 €	386 €	121 €	1 412 €	128 €
<b>Complete: medical, dental+, optical+, well-being**</b>	231 €	462 €	164 €	1 686 €	173 €

\* Price based on the formula Gold Access

\*\* Price based on the formula Gold Safe

- ✓ Personalized advice from an international insurance expert
- ✓ Free comparison for you of formulas and insurance options
- ✓ Immediate online quote
- ✓ No additional charges for your payments when due



**Your exclusive benefits  
and services worldwide**



You benefit from a 24-hour online platform to request medical coverage, reimbursements for medical care, contact our medical service, print your insurance card or your insurance certificate.

You benefit from prices negotiated with healthcare professionals for your medical expenses, a free analysis of medical quotes, advice on finding a medical practitioner anywhere in the world.

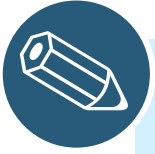
You are reimbursed for your healthcare claims by international transfer.

We directly take care of the payment of your hospital bill in the event of an emergency as well as in the event of a scheduled hospitalisation without any prior payment from you.

You contact us 24 hours a day, 365 days a year for all hospitalisation and assistance requests around the world.

We remain your single point of contact from A to Z to ensure you have the best experience.

## Subscription Details



### How can I apply for GoldExpat?

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 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

- Cover takes effect on the desired start date, at the earliest the day after your application, subject to acceptance by the insurer and payment of premiums. Your application must include a copy of your passport, a dated and signed application form and health questionnaire.

- 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 withdrawal (French bank accounts only).

***After joining, we will send you your membership pack including your insurance certificate, your insurance card, access to your online account and insurance conditions. We will explain in detail how your insurance works so that you can obtain the necessary support for your medical claims.***



## Hospitalisation support

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



## Follow your reimbursements

- Access your online personal 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.

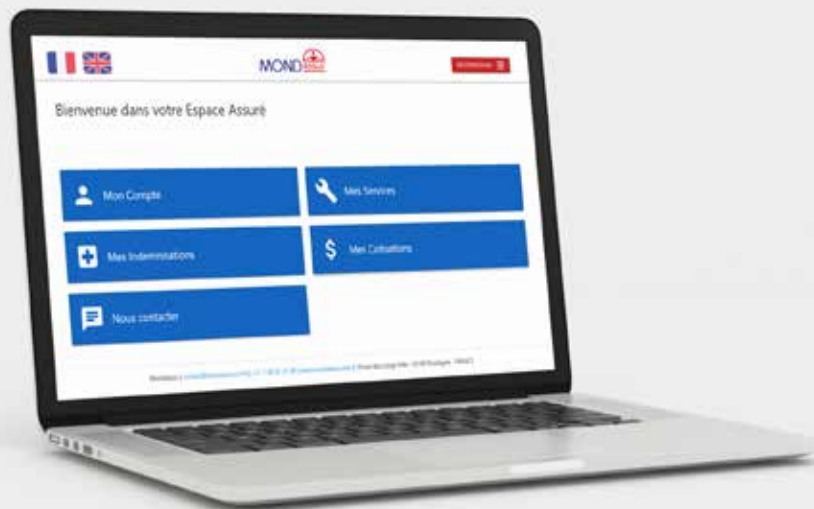


## Reimbursement for outpatient medical care

- 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. Reimbursements can be viewed in **real time in your insured account**. You can send your reimbursements claim online.



## Tailor-made communication tools



- ✓ **Secure online account** with privileged functions
- ✓ Immediate visa insurance **certificate**
- ✓ **24/7** emergency assistance
- ✓ **Real-time** claims processing
- ✓ **Direct processing** and online insurance card
- ✓ **One-stop platform** for all insurance documents 24/7
- ✓ **Direct access** to the latest country information

### You can contact us by :

@ Mail

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