

GoldImpat



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!

GoldImpat is an international insurance for you and your family adapted to your needs and your budget

- ✓ Direct coverage in case of hospitalization
- ✓ 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 partners in the first rank of international insurance

**Free quote & Online Application www.mondassur.com
+33 (0)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 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.





Your global insurance

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

* In the country of origin of the participant (travel, holidays) less than 90 consecutive days

** For medical expenses when there is an emergency following an accident or a sudden illness requiring surgery or medical treatment and cannot be repatriated to the country of residence - stays less than 60 consecutive days.

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		
Optical and Dental Care	Included		
Repatriation assistance	Optional		

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

Your advantage by subscribing GoldImpat

- ✓ 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 coverage** 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

	PREMIUM	SAFE	ACCESS
HOSPITALISATION (Medical, surgical or related to childbirth)			
• Surgery with contracted fees • Surgery with non-contracted fees	100 % AC* 90 % AC		
<i>Surgery outside of France :</i>	90% AC		
• Inpatient costs with contracted fees • Inpatient costs with non-contracted fees	100 % AC 90% AC		
<i>Inpatient costs outside of France :</i>	90% AC		
• Daily rates	100 % AC		
• Private room costs	80 € / day	70 € / day	60 € / day
• Additional fees to accompany a relative	70 € / day	60 € / day	50 € / day
• Medical transportation	100 % RB**		
<i>Medical transport costs outside of France :</i>	90% AC		
• Chemotherapy or radiotherapy treatment	100 % AC		
• Aids/ HIV treatment	100 % AC		
• Organ transplant	100 % AC		

ROUTINE MEDICAL CARE			
• GP consultation	90% AC	90% AC	80% AC
<i>In France :</i>	87€	63€	40€
<i>Outside France, up to :</i>	80€	60€	40€
• Specialist consultation	90% AC	90% AC	80% AC
<i>In France :</i>	125€	93€	60€
<i>Outside France, up to :</i>	120€	90€	60€
• Minor surgery	90% AC	90% AC	80% AC
<i>Based on the RB** % rate in France :</i>	400%	300%	200%
<i>Outside France, up to :</i>	400€	300€	200€
• Paramedics ***	90% AC	90% AC	80% AC
<i>Based on the RB** % rate in France :</i>	350%	250%	150%
<i>Outside France, up to :</i>	70€	50€	30€

*AC= Actual Costs. **RB= Reimbursements Based on the French Social Security rates.

*** Paramedics: Physiotherapy, Nurse, Midwife, Podiatrists, Speech Therapist, Orthoptist.

	PREMIUM	SAFE	ACCESS
• Radiology, medical imaging	90% AC	90% AC	80% AC
Based on the RB** % rate in France :	350%	250%	150%
Outside France, up to :	400€	300€	200€
• Analysis, laboratory tests	90% AC	90% AC	80% AC
Based on the RB** % rate in France :	350%	250%	150%
Outside France, up to :	400€	300€	200€
• Equipment, orthopedic prosthesis	90% AC	90% AC	80% AC
Based on the RB** % rate in France :	400%	300%	200%
Outside France, up to :	400€	350€	200€
• Hearing aid	90% AC up to 400€ / aid	90% AC up to 300€ / aid	80% AC up to 200€ / aid
• Pharmaceuticals	100% RB		
Pharmaceutical costs outside France :	90% AC		

DENTAL CARE

• Dental care	90 % AC	90 % AC	80 % AC
Based on the RB** % rate in France :	350%	250%	150%
Outside France, up to :	80€	60€	40€
• Dental prosthesis	90 % AC	90 % AC	80 % AC
Based on the RB** % rate in France :	500€	350€	200€
• Dental implants	90 % AC	90 % AC	80 % AC
In France, up to :	350€ / year	200€ / year	200€ / year
• Orthodontic care	90 % AC	90 % AC	80 % AC
In France, up to :	1350€ / year	965€ / year	580€ / year

OPTICAL CARE

• Glasses	90 % AC up to 300€ / year	90 % AC up to 200€ / year	80 % AC up to 150€ / year
• Frames			
• Lenses			

PREVENTIVE CARE

• Non-reimbursable prescribed vaccines	90 % AC up to 150€ / year	90 % AC up to 100€ / year	80 % AC up to 50€ / year
• Osteopathy, chiropractic, acupuncture	90 % AC up to 30€ / session and 8 sessions / year	90 % AC up to 20€ / session and 8 sessions / year	80 % AC up to 20€ / session and 4 sessions / year
• Full Checkup	90 % AC up to 250€ / 2 years	90 % AC up to 200€ / 2 years	80 % AC up to 150€ / 2 years

To assist you everywhere

ASSISTANCE REPATRIATION

- Transportation of the insured at the medical centre
- Medical evacuation by service centres
- Round trip transportation and living expenses for a family member, in case of hospitalization of the insured
- Provision for the insured : a return ticket, in case of hospitalization or death of a close relative
- Accompanied return for children
- Repatriation of body in case of death
- Assistance for an unforeseen situation and transmission of urgent messages
- Payment of a legal person up to € 7,700
- Advance of bail in the amount of € 30,500
- Cash Advance up to € 2,300 if loss or theft of documents or means of payment
- Routing spare equipment in your country of residence (private use)

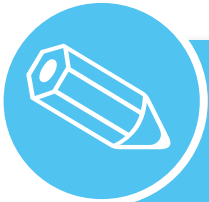


How are you reimbursed according to the benefits of the formula chosen ?

	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 €		
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 450€		
Premium	495 €	55 €
Safe	350 €	200 €
Access	200 €	350 €
For Glasses and Frames, I spend 300 €		
Premium	300 €	40 €
Safe	200 €	140 €
Access	150 €	190 €



To facilitate the purchase of your French Insurance



How can I apply to GoldImpat ?

Follow these three steps:

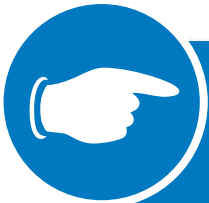
1. Send the completed **application** form along with the medical form.
2. Attach a copy of **your passport** and **your IBAN, swift Code** for reimbursements.
3. Choose your **mean of payment**.

You can subscribe by email or fax and confirm your membership by sending your application form by post.



Who can apply to GoldImpat ?

Anyone living outside their country of origin, who has come to France to work or live, no matter how long the duration is. Whether you are self-employed, artist, part of a company, entrepreneur... You can apply to GoldImpat.



What are the conditions for application?

- Cover takes effect upon receipt of application, medical questionnaire, bank details, copy of passport, payment of dues and after approval by the insurer.
 - The beneficiary of the contract is provided after registering:
 - > **Immediate care** and hospitalization due to accidents and unexpected illnesses,
 - > After **3 months** for all other outpatient care,
 - > After **6 months** for dental and optical care,
 - > After **10 months** for maternity care.
- These waiting periods may be cancelled if health insurance was purchased before and terminated less than a month ago, except for maternity.
- The contract is signed for one year, **renewable automatically** and may be terminated with a notice period of two months under the terms and conditions of the contract.
 - Payments can be paid by **quarter, semester or annually** by bank transfer, french check, Visa or Mastercard credit card or bank direct debit (from a European account).

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 functions 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 hospitalization. The insurer will cover the direct payment under the terms of the contract.



How to track reimbursements and payments?

- You have access to a personal internet 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 business.



How am I reimbursed for outpatient costs?

- 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 **via internet**.



We Make
It Easy

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
Mark, IT engineer of 37 years, an expatriate in Paris	134€	55€
David, retired 60 years is going to Nice	238€	94€
Eva, 24, moved to Lyon	92€	36€
Robert, 48, and his family settled in Provence	455€	175€
Vladimir, 41, moved with his family in Paris	365€	150€
Rachel, 30, went to live in Alsace	102€	43€

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

* Prices found on these positions with different general insurance specialists and international brokers.



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.
- **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 GoldImpat ?

- ✓ **Wide range of worldwide insurance policies** 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.
- ✓ Medical care reimbursed up to **100% of actual costs**.
- ✓ **Direct payment** in case of hospitalization with a simple call.
- ✓ 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.
- ✓ The financial strength of partners in the 1st row of **international insurances**.

You can contact us by :

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