

## Your health insurance for journeys abroad

**Travel around the world with peace of mind!**

*International health insurance is essential to cover you in case of unexpected events abroad. Medical costs abroad are expensive and often unaffordable.*

- **Direct payment** in case of a hospitalisation, including Covid-19
- **Reimbursement** of medical expenses up to 100% of actual costs
- Medical assistance platform **available 24/7** worldwide
- **Sanitary repatriation** and Personal Liability
- Reply to your emails within **24 hours** of receipt on business days
- **Financial strength** of first-rank international insurance partners
- **Easy follow-up** of your e-claims online

Free quote & Online application - [www.mondassur.com](http://www.mondassur.com)

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## 3 coverage plans according to your needs

	BACKUP	BASIC	NOMAD
<b>Our advice</b>	<b>Emergency benefits</b> <i>Worldwide Recommended European Union</i>	<b>Basic benefits</b> <i>Worldwide Recommended Countries zone A**</i>	<b>Comprehensive benefits</b> <i>Worldwide Recommended Countries Zone B et C**</i>
<b>Hospitalisation</b>	100 %	100 %	100 %
<b>Outpatient medical care (annual limit)</b>	€ 750	€ 2 000	€ 5 000
<b>Pharmacy</b>	✓	✓	✓
<b>Maternity</b>	✗	✓	✓
<b>Emergency dental care</b>	Following a characterized accident	✓	✓
<b>Coverage limit per year</b>	€ 50 000	€ 150 000	€ 300 000 (€ 500 000 USA)

\* BACKUP works only in case of accident or unexpected illness

\*\* **Zone A** : Worldwide outside countries of zone B et C,

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

**Zone C** : USA and Bahamas.



# Your healthcare benefits anywhere in the world

<i>Percentage of reimbursement on actual costs</i>	<b>BACKUP</b>	<b>BASIC</b>	<b>NOMAD</b>
<b>LEVEL OF BENEFITS</b>	<b>EMERGENCIES ACCIDENT OR UNEXPECTED ILLNESS</b>	<b>BASIC ACCIDENT - ILLNESS - PREVENTION</b>	<b>COMPREHENSIVE ACCIDENT - ILLNESS - PREVENTION</b>
<b>HOSPITALISATION</b>			
<b>Medical, surgical, outpatient hospitalisation:</b> - Accommodation costs, practitioner fees - Medical acts, examinations, analysis, medication	100 %	100 %	100 %
<b>Ambulance transport</b> (with hospitalisation)	100 % 200 €/ year	100 % 200 €/ year	100 % 500 €/ year
<b>MATERNITY</b>			
<b>Maternity care without surgery</b>	Not covered	80 % 2 000 €/ pregnancy (3 000 € in Zone C**)	80 % 2 500 €/ pregnancy (3 500 € in Zone C**)
<b>Maternity care with surgery</b>	Not covered	80 % 2 500 €/ pregnancy (3 500 € in Zone C**)	80 % 3 000 €/ pregnancy (4 500 € in Zone C**)
<b>OUTPATIENT MEDICAL CARE</b>			
<i>Annual limit</i>	750 €	2 000 €	5 000 €
<b>General practitioner consultations</b>	80 % 50 €/ act	80 % 50 €/ act	90 % 60 €/ act
<b>Specialist consultations</b>	80 % 70 €/ act	80 % 70 €/ act	90 % 80 €/ act
<b>Pharmacy</b>	80 %	80 %	80 %
<b>Prescribed vaccinations and antimalarial treatment</b>	Not covered	80 % 50 €/ year	90 % 80 €/ year
<b>Radiology, medical imaging</b>	80 % 150 €/ act	80 % 150 €/ act	80 % 250 €/ act
<b>Medical analysis, laboratory work</b>	80 % 150 €/ act	80 % 150 €/ act	80 % 250 €/ act
<b>Physiotherapy</b>	80 % 350 €/ year 20 € / session	80 % 350 €/ year 20 € / session	80 % 450 €/ year 30 € / session
<b>Osteopath, chiropractor</b>	-	-	60 €/ year 20 € / session
<b>PROSTHESES</b>			
<b>Medical equipment and orthopedic prostheses, hearing aids</b>	80 % 200 €/ prosthesis	80 % 200 €/ prosthesis	80 % 200 €/ prosthesis
<b>DENTAL CARE</b>			
<b>Emergency dental care</b>	80 % 50 €/ year (accident)	80 % 50 €/ year (accident)	90 % 60 €/ year (accident)

BACKUP works only in case of accident or unexpected illness.

The percentages indicated are based on your actual medical costs reasonable and customary. Any hospitalisation requires a precertification request in advance please contact our 24/7 assistance platform.

# Prices per month in euros

## INDIVIDUAL PRICE

### Worldwide (excluding zones B and C)

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	30 €	39 €	49 €	62 €	79 €	112 €
<b>Basic</b>	63 €	72 €	85 €	122 €	172 €	228 €
<b>Nomad</b>	82 €	90 €	107 €	155 €	208 €	290 €

### Bahrain, Brazil, Canada, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, Russia, Saudi Arabia, Singapore, Switzerland, United Arab Emirates, United Kingdom

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	33 €	44 €	53 €	71 €	91 €	124 €
<b>Basic</b>	69 €	75 €	98 €	128 €	164 €	240 €
<b>Nomad</b>	88 €	96 €	125 €	166 €	212 €	312 €

### United States, Bahamas

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	50 €	63 €	82 €	111 €	143 €	198 €
<b>Basic</b>	90 €	98 €	128 €	170 €	240 €	319 €
<b>Nomad</b>	110 €	127 €	167 €	211 €	284 €	419 €

## FAMILY PRICE

### Worldwide (excluding zones B and C)

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	79 €	90 €	115 €	150 €	194 €	253 €
<b>Basic</b>	144 €	163 €	217 €	299 €	379 €	508 €
<b>Nomad</b>	186 €	202 €	267 €	378 €	479 €	615 €

### Bahrain, Brazil, Canada, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, Russia, Saudi Arabia, Singapore, Switzerland, United Arab Emirates, United Kingdom

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	91 €	102 €	131 €	172 €	223 €	293 €
<b>Basic</b>	157 €	171 €	228 €	314 €	407 €	535 €
<b>Nomad</b>	198 €	216 €	285 €	397 €	513 €	693 €

### United States, Bahamas

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 60 years	61 to 64 years
<b>Backup</b>	127 €	150 €	196 €	260 €	347 €	463 €
<b>Basic</b>	193 €	220 €	301 €	406 €	525 €	709 €
<b>Nomad</b>	246 €	283 €	378 €	530 €	685 €	929 €

## Mode of premium payment

*For stays of more than 6 months, payment per quarter or semester is possible by secure online payment, bank transfer or direct debit.*

	Total	Quarter	Semester
1 to 6 months	✓	✗	✗
From 6 months	✓	✓	✓

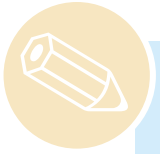
## Repatriation assistance & Personal Protection

### REPATRIATION & ASSISTANCE & INDIVIDUAL - ACCIDENT & PERSONAL PROTECTION

- Urgent medical transport
- Medical repatriation by assistance centers
- Medical advice
- Repatriation of the body in the event of death
- Transfer in case of insufficient medical equipment
- Personal liability (bodily injury, material and immaterial damage) up to 5,000,000 € (1,500,000 € in the US)
- Death benefit (in case of accident): € 25,000
- Absolute and permanent disability (in case of accident): € 25,000
- Criminal defense and recourse: € 30,000 (€ 16,000 in the USA)

Repatriation assistance up to 80 years old and civil liability, Personal liability up to 70 years old.





## How can I apply for GoldStart?

Follow these three steps :

1. Send the completed **application form** along with the signed health questionnaire either by e-mail or online.
2. Attach a copy of **your passport and your full bank details** for reimbursements.
3. Choose your **mode of premium payment**.



## Who can purchase GoldStart?

Any person living abroad outside his country of nationality for private or professional purpose. Whether you are self-employed, on Working Holiday Visa (WHV), traveller around the world, retired etc, you can benefit from GoldStart insurance.



## Enrollment Information

- Your coverage begins upon receipt of your application and health questionnaire, your bank details, a copy of your passport, payment of your premiums and after 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 all medical equipment and orthopedic, prostheses, hearing aids
  - > 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).

- The premiums are **payable quarterly, bi-annually**, or annually by bank transfer, credit card, Visa or Mastercard, or by automatic withdrawal (European SEPA bank accounts).

## How does your health insurance work?



### How do I obtain a direct payment for hospitalisation?

- The beneficiary has access **24/7** to an assistance platform for hospital care and reimbursement.
- The beneficiary does not need to advance any costs for hospitalisation. The insurer will arrange direct payment according to the conditions of the contract.



### How do I get my certificate and my insurance card?

After your insurance purchase, you will receive your insurance certificate and insurance card by email. You will have access to your online personal account. We will explain in detail how your health insurance works so that you can get the best coverage for your medical expenses.



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

- On your personal account online 24/7 you can view your claims reimbursement and status.
- Our advisers are available for any questions or changes on your plan and will answer you within 24 hours.



### How do the medical claims reimbursements work ?

- All medical expenses are reimbursed **on the basis of actual costs spent** by the beneficiary of the plan (except for the exclusions and cover limits that your health insurance policy does not cover).

- The doctor (general practitioner or specialist) are **freely chosen** by the beneficiary.

Claims for other medical acts are made, upon paid invoices, very quickly, by bank transfer.

Claims reimbursements are **viewable online**. You can send your scanned claims requests directly online.





## Why Gold International?

- ✓ **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 :



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