

INDIVIDUALS



OVERVIEW OF BENEFITS

START'Expat

16 / AMOUNT OF BENEFITS

// HEALTHCARE BENEFITS SCHEDULE

You are reminded that the only medical expenses to be reimbursed are those incurred in an emergency following an accident or an unforeseen illness requiring surgery or medical treatment which cannot wait until you have returned or been repatriated to your country of origin. You will be asked to provide evidence of the emergency or the accident.

HEALTHCARE BENEFITS	Maximum amount (including taxes) per person, for the duration of the plan
AGGREGATE LIMIT ON HEALTHCARE BENEFITS (€)	€250,000
HOSPITAL MEDICINE	
Room and board (including, where applicable, the cost of a standard semi-private room)	Semi-private room: up to €100/day
Surgical procedures, anesthesia – intensive care	100% of actual costs
Operating room, where applicable	100% of actual costs
Consultations	100% of actual costs
Paramedical services	100% of actual costs
Clinical laboratory services	100% of actual costs
Procedures using ionizing radiation	100% of actual costs
Pharmaceutical costs	100% of actual costs
Post-operative costs, as specified above, prescribed by the practitioner who performed the surgery and incurred within 30 DAYS of leaving hospital	100% of actual costs
Fixed hospital charge in case of hospitalization	100% of actual costs
Cost of transportation by ambulance in connection with a hospital stay covered under this plan	100% of actual costs
HOSPITALISATION OF LESS THAN 24 HOURS	
Hospital stays of less than 24 hours with surgery are classed as hospitalization of at least 24 hours. Chemotherapy is classed as hospitalization of less than 24 hours.	100% of actual costs
ROUTINE OUTPATIENT MEDICINE	
Consultations and home visits (excluding dentists)	100% of actual costs (limited to €80/consultation from the 3 rd visit)
Minor surgery and specialist procedures	100% of actual costs
Paramedical services	100% of actual costs
Diagnostic tests and laboratory work	100% of actual costs
Radiology, medical imaging (MRI) and scans if reimbursable	100% of actual costs
Prescription drugs if reimbursable by French Social Security (excluding non-medicinal products)	100% of actual costs, up to €3,000

DENTAL (a "dental emergency" is any infection of the roots which is likely to cause complications if not treated within 48 hours and which is not required due to the poor prior condition of the teeth or gums)

Consultations with and home visits from dentists and dental treatment	100% of actual costs up to €350
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DENTAL – ONLY FOLLOWING A REPORTED ACCIDENT

Dentures and other prostheses	100% of actual costs up to €200
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VISION – ONLY FOLLOWING A REPORTED ACCIDENT

Lenses and frames	100% of actual costs up to €150
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“Start Expat” table of cover

Nature of cover	Maximum amount of cover	Territorial Limits/Excess
Personal assistance		
• Emergency medical transport	Actual costs	
• Repatriation to the Insured Party's Country of Residence/Country of Posting or Expatriation	Actual costs	
• Repatriation to the Insured Party's Country of Origin or Nationality	Actual costs	
• Return of an accompanying beneficiary in the event that the Insured Party is repatriated	Return ticket	Worldwide
• Accompanying support for children	Return ticket and coverage of accommodation expenses (up to €150 per day for 2 days) for an accompanying person	
• Extension of the Insured Party or an accompanying beneficiary's trip	coverage of accommodation expenses (up to €150 per day, capped at €1,500)	
• Presence of a relative with the hospitalised Insured Party for more than 5 days	Return ticket and coverage of accommodation expenses (up to €150 per day and per person, capped at €1,500)	Repatriation is organised to the Country of Posting or Expatriation
• Return of the Insured Party to his or her Country of Posting or Expatriation (within 2 months of repatriation)	Return ticket	
• Assistance with returning home after repatriation <ul style="list-style-type: none"> • Childcare, Home help, Animal care (dogs/cats) • Comfort while in hospital (TV rental) 	10 hours or Transport and Accommodation capped at €155 €80	Only in Metropolitan France
• Repatriation of the body in case of death <ul style="list-style-type: none"> – Coffin or urn costs 	Actual costs Up to €2,000	
• Accompaniment of the deceased	Return ticket	
• Identification of the body and death formalities	Return ticket for 2 family members and coverage of accommodation expenses (up to 150€ per day and per person for a maximum period of 2 days)	The repatriation is organised to the Country of Posting or Expatriation or to the Country of Origin or Residence
• Emergency return of the Insured Party following the death or serious illness of a Close Relative	Round-trip ticket (max once per year for the same event)	
• Advance on bail	Up to €15,000	Strictly and only Outside the Insured Party's Country of Origin
• Advance and payment of legal fees	Up to €3,000	
• Search and rescue costs	Up to €15,000	
• Early return in the event of a claim relating to the Insured Party's home	Return ticket	Repatriation is organised to the Insured Party's Country of Residence or Country of Origin
• Early return/Transport to a secure area in the event of an attack or natural disaster	Return ticket or round-trip ticket to a secure area	
• Sending medicines abroad	Organisation and shipping costs	

Nature of cover	Maximum amount of cover	Territorial Limits/Excess
<ul style="list-style-type: none"> Assistance in the event of theft, loss or destruction of identity documents or means of payment 	Information on administrative procedures - Advance of funds of up to €2,300 - Extended stay: €150/night (max. €1,500)	Strictly and only Outside the Insured Party's Country of Origin
<ul style="list-style-type: none"> Psychological Assistance 	3 telephone interviews	
<ul style="list-style-type: none"> Travel incidents: air delay causing the Insured Party to miss a connection (for technical or atmospheric reasons) 	Payment of fixed compensation of €300	
<ul style="list-style-type: none"> Baggage and personal effects <ul style="list-style-type: none"> Theft, total or partial Destruction and Loss of baggage during transport Delayed baggage at the airport (>12 hours) Cost of obtaining replacement identity documents 	Up to €2,000 limited to 50% for valuables Up to €300 Up to €150	Excess: €25 per piece of baggage
<ul style="list-style-type: none"> Personal injuries <ul style="list-style-type: none"> Accidental Death Permanent Total Disability 	€10,000 €50,000	Worldwide
<ul style="list-style-type: none"> "Private life" Civil Liability: 		
<ul style="list-style-type: none"> All Bodily Injury, Property Damage and Intangible Damage <ul style="list-style-type: none"> capped in the USA and Canada at: 	€4,000,000 €1,500,000	
<ul style="list-style-type: none"> Subject to the following sub-limits: 		Strictly and only Outside the Insured Party's Country of Origin or Country of Nationality
<ul style="list-style-type: none"> Food poisoning 	€1,500,000	and for up to 30 days per year during stays or organised holidays anywhere in the world.
<ul style="list-style-type: none"> Combined consequential property and intangible damages (Excess of €80 per Claim) 	€450,000	
<ul style="list-style-type: none"> Damage to equipment entrusted during an internship (Excess of €80 per Claim) 	€12,000	
<ul style="list-style-type: none"> Third-party rental liability abroad 	€100,000	

DEFINITIONS

- **Unforeseen illness:** any sudden and unexpected deterioration in the insured member's state of health certified by a competent medical authority requiring surgery or medical treatment which cannot wait until he/she has returned or has been repatriated to the country of residence.
- **Accident:** any bodily injury not intended by the person who suffered it, resulting from sudden, unpredictable action with an external cause (such as sprains, fractures, etc.).
- **Dental emergency:** any infection of the roots which is likely to cause complications if not treated within 48 hours. We reimburse expenses after studying the medical or dental report provided by the insured member.

CONTACT US

For answers to your questions about your healthcare plan

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