



Type of benefits	PIANO	MEZZO	CRESCENDO	ALLEGRO	ALTISSIMO
Waiting periods	1st Euro only	1st Euro only	1st Euro only	1st Euro and complementary CFE	1st Euro and complementary CFE
	Limited to 150,000 Euros per year/member	Limited to 200,000 Euros per year/member	Limited to 300,000 Euros per year/member	Limited to 500,000 Euros per year/member	Limited to 500,000 Euros per year/member
> HOSPITALISATION 3 months					
HOSPITALISATION (prior acceptance) - MEDICAL - SURGICAL - Expenses related to hospitalisation - Organ donation - PSYCHIATRY: within a limit of 1500 Eur/Year	100 % OF REAL EXPENSES within the limit of 1,250 Eur per day for hospitalisation abroad and 350 % of the common price list French Social Security In non-approved establishments sector	100 % OF REAL EXPENSES within the limit of 1,250 Eur per day for hospitalisation abroad and 350 % of the common price list French Social Security In non-approved establishments sector	100 % OF REAL EXPENSES within the limit of 1,250 Eur per day for hospitalisation abroad and 400 % of the common price list French Social Security In non-approved establishments sector	100 % OF REAL EXPENSES within the limit of 1,250 Eur per day for hospitalisation abroad and 400 % of the common price list French Social Security In non-approved establishments sector	100 % OF ACTUAL EXPENSES within the limit of usual and reasonable prices for the country with a ceiling of 500 % of the common price French Social Security In non-approved establishments sector
PRIVATE BEDROOM	100 % ACTUAL EXPENSES (limited to 50 Eur/day)	100 % ACTUAL EXPENSES (limited to 50 Eur/day)	100 % ACTUAL EXPENSES (limited to 50 Eur/day)	100 % ACTUAL EXPENSES (limited to 65 Eur/day)	100 % ACTUAL EXPENSES (limited to 80 Eur/day)
BED FOR THE SUPPORT OF A CHILD OF - 12 years	100 % ACTUAL EXPENSES (limited to 30 Eur/day maxi 30 jours)	100 % ACTUAL EXPENSES (limited to 30 Eur/day maxi 30 jours)	100 % ACTUAL EXPENSES (limited to 30 Eur/day maxi 30 jours)	100 % ACTUAL EXPENSES (limited to 50 Eur/day maxi 30 jours)	100 % ACTUAL EXPENSES (limited to 50 Eur/day maxi 30 jours)
OTHER BENEFITS : - External consultation / daily outpatient surgery - Hospitalisation at home (prior acceptance) up to a limit of 2500 Eur/year - Rehabilitation immediately after hospitalisation (prior acceptance) up to a limit of 2500 Eur/year - Local emergency transport by ambulance - Emergency dental treatment following an accident	100 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES
> ORDINARY MEDICAL FEES					
General Practitioners' Fees		100 % ACTUAL EXPENSES (limited to 30 Eur/visit)	100 % ACTUAL EXPENSES (limited to 35 Eur/visit)	100 % ACTUAL EXPENSES (limited to 40 Eur/visit)	100 % ACTUAL EXPENSES (limited to 50 Eur/visit)
Specialist Fees		100 % ACTUAL EXPENSES (limited to 50 Eur/visit)	100 % ACTUAL EXPENSES (limited to 55 Eur/visit)	100 % ACTUAL EXPENSES (limited to 65 Eur/visit)	100 % ACTUAL EXPENSES (limited to 80 Eur/visit)
Analyses, radiology, scans MRI (prior acceptance) Prescribed medicines (1) Auxiliary prescribed medicines (2)		70 % OF ACTUAL EXPENSES	70 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES	100 % OF ACTUAL EXPENSES
Physiotherapy, speech-therapy and orthotics (prior acceptance)		70 % ACTUAL EXPENSES (limited to 1,500 Eur/year/pers)	70 % ACTUAL EXPENSES (limited to 1,500 Eur/year/pers)	90 % ACTUAL EXPENSES (limited to 2,000 Eur/year/pers)	100 % ACTUAL EXPENSES (limited to 2,500 Eur/year/pers)
Health assessment (prior agreement - once every 3 years)		200 Eur	200 Eur	300 Eur	300 Eur
Alternative medicine (chiropractor, osteopath, homoeopath and acupuncturist (prior acceptance)		70 % ACTUAL EXPENSES (limited to 25 Eur/visit, maxi 10 visits/year/pers)	70 % ACTUAL EXPENSES (limited to 25 Eur/visit, maxi 10 visits/year/pers)	90 % ACTUAL EXPENSES (limited to 30 Eur/visit, maxi 10 visits/year/pers)	100 % ACTUAL EXPENSES (limited to 30 Eur/visit, maxi 10 visits/year/pers)
Medical prosthesis (prior acceptance)		70 % ACTUAL EXPENSES (limited to 500 Eur/year/pers)	70 % ACTUAL EXPENSES (limited to 500 Eur/year/pers)	90 % ACTUAL EXPENSES (limited to 750 Eur/year/pers)	100 % ACTUAL EXPENSES (limited to 1,000 Eur/year/pers)
> DENTAL 6 months					
Dental treatment			70 % OF ACTUAL EXPENSES (limited to 1,400 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 1,800 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 2,000 Eur/year/pers)
Dental prosthesis, including inlays and onlays (prior acceptance)			70 % OF ACTUAL EXPENSES (limited to 400 Eur/tooth and to 1,800 Eur/pers/year)	90 % OF ACTUAL EXPENSES (limited to 450 Eur/tooth and to 2,300 Eur/pers/year)	100 % OF ACTUAL EXPENSES (limited to 500 Eur/tooth and to 2,500 Eur/pers/year)
Periodontology (prior acceptance) (3)			70 % OF ACTUAL EXPENSES (limited to 300 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 350 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 500 Eur/year/pers)
Orthodontics: child under 16 years (prior acceptance) within the limit of 6 half-years			70 % OF ACTUAL EXPENSES (max 550 Eur/half-year)	90 % OF ACTUAL EXPENSES (max 670 Eur/half-year)	100 % OF ACTUAL EXPENSES (max 670 Eur/half-year)
> OPTICAL 6 months					
Lenses			70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 150 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Frames			70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 150 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Prescribed contact lenses			70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 150 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Myopia operation package			70 % OF ACTUAL EXPENSES (limited to 300 Eur/year/pers)	90 % OF ACTUAL EXPENSES (limited to 400 Eur/year/pers)	100 % OF ACTUAL EXPENSES (limited to 500 Eur/year/pers)
> MATERNITY (prior agreement)					
Childbirth fees (4)			100 % OF ACTUAL EXPENSES (limited to 1,500 Eur in the 1st year and 2,000 Eur for subsequent years)	100 % OF ACTUAL EXPENSES (limited to 2,000 Eur in the 1st year and 4,000 Eur for subsequent years)	100 % OF ACTUAL EXPENSES (limited to 3,000 Eur in the 1st year and 4,000 Eur for subsequent years)
In vitro fertilisation (5) up to a limit of 3 attempts per membership				100 % OF ACTUAL EXPENDITURE (limited to 500 Eur)	100 % OF ACTUAL EXPENDITURE (limited to 800 Eur)
(1) Pharmaceutical supplies prescribed by a doctor with the exception of dietary, hygiene, cosmetic and dermatological products. (2) Nurses, midwives. (3) Initial periodontal examination, surgical curettage, surgical operation on tissue flaps, gingival graft, vestibular deepening, treatment of radicular denudation, occlusal drains, occlusal adjustment by selective grinding. (4) Childbirth fees : Medical fees (excluding surgical fees in case of births by Caesarean section, these being compensated in the context of hospitalisation), accommodation expenses, including in private bedroom, epidural. (5) In vitro fertilisation: Laboratory, IVF, ICSI, specialist treatment, medicines, day hospitalisation, embryo transfer, cryonics. The list of non-approved Establishments may be sent to the member on request.	(*) The certificate of termination from your former insurer is necessary for the abolition of the waiting period				
	Repatriation or transport on medical grounds. The beneficiary is accompanied. Body repatriated in case of death. Return expenses covered. Travel expenses covered in case of the death of a close relative.				