



**GAMME CONCERTO**

Type of benefits	ALLEGRO
<i>Waiting periods</i>	1st Euro and complementary CFE
	Limited to 500,000 Euros per year/member
<b>&gt; HOSPITALISATION</b> <span style="float: right;"><b>3 months</b></span>	
HOSPITALISATION : (prior acceptance) - MEDICAL - SURGICAL - Expenses related to hospitalisation - Organ donation - PSYCHIATRY: within a limit of 1500 Eur/Year	<b>100 % OF REAL EXPENSES</b> 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
PRIVATE BEDROOM	<b>100 % ACTUAL EXPENSES</b> (limited to <b>65 Eur/day</b> )
BED FOR THE SUPPORT OF A CHILD OF - 12 years	<b>100 % ACTUAL EXPENSES</b> (limited to <b>50 Eur/day maxi 30 jours</b> )
OTHER BENEFITS : - External consultation / daily outpatient surgery - Hospitalisation at home (prior acceptance) <b>up to a limit of 2500 Eur/year</b> - Rehabilitation immediately after hospitalisation (prior acceptance) <b>up to a limit of 2500 Eur/year</b> - Local emergency transport by ambulance - Emergency dental treatment following an accident	<b>100 % OF ACTUAL EXPENSES</b>
<b>&gt; ORDINARY MEDICAL FEES</b>	
General Practitioners' Fees	<b>100 % ACTUAL EXPENSES</b> (limited to <b>40 Eur/visit</b> )
Specialist Fees	<b>100 % ACTUAL EXPENSES</b> (limited to <b>65 Eur/visit</b> )
Analyses, radiology, scans MRI (prior acceptance) Prescribed medicines (1) Auxiliary prescribed medicines (2)	<b>100 % OF ACTUAL EXPENSES</b>
Physiotherapy, speech-therapy and orthoptics (prior acceptance)	<b>90 % ACTUAL EXPENSES</b> (limited to <b>2,000 Eur/year/pers</b> )
Health assessment (prior agreement - once every 3 years)	<b>300 Eur</b>
Alternative medicine (chiropractor, osteopath, homoeopath and acupuncturist (prior acceptance)	<b>90 % ACTUAL EXPENSES</b> (limited to <b>30 Eur/visit, maxi 10 visits/year/pers</b> )
Medical prosthesis (prior acceptance)	<b>90 % ACTUAL EXPENSES</b> (limited to <b>750 Eur/year/pers</b> )
<b>&gt; DENTAL</b> <span style="float: right;"><b>6 months</b></span>	
Dental treatment	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>1,800 Eur/year/pers</b> )
Dental prosthesis, including inlays and onlays (prior acceptance)	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>450 Eur/tooth and to 2,300 Eur/pers/year</b> )
Periodontology (prior acceptance) (3)	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>350 Eur/year/pers</b> )
Orthodontics: child under 16 years (prior acceptance) within the limit of 6 half-years	<b>90 % OF ACTUAL EXPENSES</b> (max <b>670 Eur/half-year</b> )
<b>&gt; OPTICAL</b> <span style="float: right;"><b>6 months</b></span>	
Lenses	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>150 Eur/year/pers</b> )
Frames	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>150 Eur/year/pers</b> )
Prescribed contact lenses	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>150 Eur/year/pers</b> )
Myopia operation package	<b>90 % OF ACTUAL EXPENSES</b> (limited to <b>400 Eur/year/pers</b> )
<b>&gt; MATERNITY (prior agreement)</b>	
Childbirth fees (4)	<b>100 % OF ACTUAL EXPENSES</b> (limited to <b>2,000 Eur</b> in the 1st year and <b>3,000 Eur</b> for subsequent years)
In vitro fertilisation (5) up to a limit of 3 attempts per membership	<b>100 % OF ACTUAL EXPENDITURE</b> (limited to <b>500 Eur</b> )
	(*) The certificate of termination from your former insurer is necessary for the abolition of the waiting period
(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.	<b>OPTIONAL :</b> Repatriation or transport on medical grounds. To the beneficiary's country of origin, or, according to the gravity of the case, to the closest Medical Centre. 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.

**THIS DOCUMENT IS A SUMMARY OF THE GUARANTEES WHICH CAN SUBSTITUTE ITSELF ON NO ACCOUNT FOR THE DETAILED CONDITIONS GARAGED IN THE SUBSCRIPTION**