



GAMME CONCERTO

Type of benefits	ALTISSIMO
Waiting periods	1st Euro and complementary CFE 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 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 80 Eur/day)
BED FOR THE SUPPORT OF A CHILD OF - 12 years	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
> ORDINARY MEDICAL FEES	
General Practitioners' Fees	100 % ACTUAL EXPENSES (limited to 50 Eur/visit)
Specialist Fees	100 % ACTUAL EXPENSES (limited to 80 Eur/visit)
Analyses, radiology, scans MRI (prior acceptance) Prescribed medicines (1) Auxiliary prescribed medicines (2)	100 % OF ACTUAL EXPENSES
Physiotherapy, speech-therapy and orthoptics (prior acceptance)	100 % ACTUAL EXPENSES (limited to 2,500 Eur/year/pers)
Health assessment (prior agreement - once every 3 years)	300 Eur
Alternative medicine (chiropractor, osteopath, homeopath and acupuncturist (prior acceptance)	100 % ACTUAL EXPENSES (limited to 30 Eur/visit, maxi 10 visits/year/pers)
Medical prosthesis (prior acceptance)	100 % ACTUAL EXPENSES (limited to 1,000 Eur/year/pers)
> DENTAL 6 months	
Dental treatment	100 % OF ACTUAL EXPENSES (limited to 2000 Eur/year/pers)
Dental prosthesis, including inlays and onlays (prior acceptance)	100 % OF ACTUAL EXPENSES (limited to 500 Eur/tooth and to 2,500 Eur/pers/year)
Periodontology (prior acceptance) (3)	100 % OF ACTUAL EXPENSES (limited to 500 Eur/year/pers)
Orthodontics: child under 16 years (prior acceptance) within the limit of 6 half-years	100 % OF ACTUAL EXPENSES (max 670 Eur/half-year)
> OPTICAL 6 months	
Lenses	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Frames	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Prescribed contact lenses	100 % OF ACTUAL EXPENSES (limited to 250 Eur/year/pers)
Myopia operation package	100 % OF ACTUAL EXPENSES (limited to 500 Eur/year/pers)
> MATERNITY (prior agreement)	
Childbirth fees (4)	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 800 Eur)
	(*) The certificate of termination from your former insurer is necessary for the abolition of the waiting period
<p>(1) Pharmaceutical supplies prescribed by a doctor with the exception of dietary, hygiene, cosmetic and dermatological products.</p> <p>(2) Nurses, midwives.</p> <p>(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.</p> <p>(4) Childbirth fees : Medical fees (excluding surgical fees in case of births by Cesarean section, these being compensated in the context of hospitalisation), accommodation expenses, including in private bedroom, epidural.</p> <p>(5) In vitro fertilisation: Laboratory, IVF, ICSI, specialist treatment, medicines, day hospitalisation, embryo transfer, cryonics.</p> <p>* The list of non-approved Establishments may be sent to the member on request.</p>	<p>OPTIONAL :</p> <p>Repatriation or transport on medical grounds.</p> <p>To the beneficiary's country of origin, or, according to the gravity of the case, to the closest Medical Centre.</p> <p>The beneficiary is accompanied.</p> <p>Body repatriated in case of death.</p> <p>Return expenses covered.</p> <p>Travel expenses covered in case of the death of a close relative.</p>