



GAMME CONCERTO

Type of benefits	CRESCENDO
<i>Waiting periods</i>	1st Euro only Limited to 300,000 Euros per year/member
> HOSPITALISATION <i>3 months</i>	
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 400 % of the common price list French Social Security In non-approved establishments sector
PRIVATE BEDROOM	100 % ACTUAL EXPENSES (limited to 50 Eur/day)
BED FOR THE SUPPORT OF A CHILD OF - 12 years	100 % ACTUAL EXPENSES (limited to 30 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 35 Eur/visit)
Specialist Fees	100 % ACTUAL EXPENSES (limited to 55 Eur/visit)
Analyses, radiology, scans MRI (prior acceptance) Prescribed medicines (1) Auxiliary prescribed medicines (2)	70 % OF ACTUAL EXPENSES
Physiotherapy, speech-therapy and orthoptics (prior acceptance)	70 % ACTUAL EXPENSES (limited to 1,500 Eur/year/pers)
Health assessment (prior agreement - once every 3 years)	200 Eur
Alternative medicine (chiropractor, osteopath, homoeopath and acupuncturist (prior acceptance)	70 % ACTUAL EXPENSES (limited to 25 Eur/visit, maxi 10 visits/year/pers)
Medical prosthesis (prior acceptance)	70 % ACTUAL EXPENSES (limited to 500 Eur/year/pers)
> DENTAL <i>6 months</i>	
Dental treatment	70 % OF ACTUAL EXPENSES (limited to 1,400 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)
Periodontology (prior acceptance) (3)	70 % OF ACTUAL EXPENSES (limited to 300 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)
> OPTICAL <i>6 months</i>	
Lenses	70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)
Frames	70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)
Prescribed contact lenses	70 % OF ACTUAL EXPENSES (limited to 125 Eur/year/pers)
Myopia operation package	70 % OF ACTUAL EXPENSES (limited to 300 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)
In vitro fertilisation (5) up to a limit of 3 attempts per membership	
	(*) 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, ICSL specialist treatment, medicines, day hospitalisation, embryo transfer, cryonics. * The list of non-approved Establishments may be sent to the member on request.	OPTIONAL : 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