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✉ administratif@bil-assurances.fr

or elisa@bil-assurances.fr

Health without Borders

Newsletter no. 5 - January 2012



Best wishes for 2012

B.I.L.'s management and sales team
wish you all the very best for 2012.

We wish you serenity in your private and professional lives:
projects that progress or reach fruition and that contribute
to your personal well-being;
lasting, quality professional relationships, making for memorable moments.



NEW CONTACT DETAILS

Our administration and management office has been restructured; new phone lines have been opened to help satisfy your demands. Please make a note of the direct lines for your contacts:

Health cost management department

00 33 4 (0)50 88 10 09 - frais-de-sante@bil-assurances.fr

Administrative department

00 33 4 (0)50 45 70 54 - administratif@bil-assurances.fr

2012 prices

Our subscription fees for 2012 have been increased by an average 3.5%, a rate that varies according to the guarantees and options concerned. Health insurance contracts have, in general, been revised at rates of between 5 and 10%. This year, once again, our management efforts and our commitment to a contract-holder awareness approach, have enabled us to overcome the many difficulties posed by booming health expenses (an increase of approx. 10% per year) observed throughout the world.

The challenge for the year ahead will be to maintain the balance between the services offered and subscription fees. The spiralling of certain costs, particularly the charges exceeding the statutory fees applied by certain professionals and service providers, mean that we have to pay particular attention to our cost control operations.



TREATMENT PROTOCOL

To accompany you in your course of treatment, if your state of health requires travel within Europe to complete or confirm a medical diagnosis already established in your country of residence, we are setting up a Medical Assistance service: by sending your initial examination results and the medical report from your regular doctor by

fax or email, our consultant physicians will be able to guide you through the formalities required: making appointments with specialists, arranging your admission into hospital if necessary, etc. Our staff will also be able to provide help and advice with administrative matters (visa application, booking travel tickets, hotel rooms etc.).

Please provide as much information as you can:

Fax 00 33 4 50 02 05 65 or email service.medical@bil-assurances.fr

Speak up!

Do you have any suggestions, anecdotes, themes to propose for our newsletter or website?

Please send your ideas to Marie-Cécile: burdigala.int@orange.fr

Anonymous letters will not be used

Website: www.bil-assurances.fr

Our site is available in three languages: French, English and Portuguese.

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