



GAMME CONCERTO

Type of benefits	PIANO
<i>Waiting periods</i>	1st Euro only
	Limited to 150,000 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
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 Specialist Fees Analyses, radiology, scans MRI (prior acceptance) Prescribed medicines (1) Auxiliary prescribed medicines (2) Physiotherapy, speech-therapy and orthoptics (prior acceptance) Health assessment (prior agreement - once every 3 years) Alternative medicine (chiropractor, osteopath, homoeopath and acupuncturist (prior acceptance) Medical prosthesis (prior acceptance)	
> DENTAL 6 months	
Dental treatment Dental prosthesis, including inlays and onlays (prior acceptance) Periodontology (prior acceptance) (3) Orthodontics: child under 16 years (prior acceptance) within the limit of 6 half-years	
> OPTICAL 6 months	
Lenses Frames Prescribed contact lenses Myopia operation package	
> MATERNITY (prior agreement)	
Childbirth fees (4) 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 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.	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