

ExpatHealth France

BENEFITS

	Level 1	Level 2
Overall Annual Limit	€750,000	€1,125,000
In-patient and Day-patient treatment		
Accommodation	Full Refund	Full Refund
Specialist (Incl. Physicians, Surgeons and Anaesthetics)	Full Refund	Full Refund
Diagnostics and Physiotherapy	Full Refund	Full Refund
Cash Benefit	€125 per night as an in-patient	€125 per night as an in-patient
Road Ambulance	€225 per year	€300 per year
Parent Accommodation for child under 18	Full Refund	Full Refund
Home Nursing	Not covered	14 days per annum
Psychiatric	Not covered	14 days per annum
Organ Transplants	Not covered	€150,000
Oncology		
Radio and Chemotherapy	Full Refund	Full Refund
Physicians and Specialists	Full Refund	Full Refund
Out-patient treatment		
Annual Limit per person	Not covered (except Surgical Intervention)	€7500 with €75 excess per claim
GP and Specialists fees	Not covered	Full Refund
Routine Health Check (after 2 years continuous membership)	Not covered	€ 375
Prescription Drugs and Dressings	Not covered	Up to a maximum of €150 per annum
Diagnostics and Prescribed Physiotherapy	Not covered	Full Refund
Surgical Intervention	Full Refund	Full Refund

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Treatments outside AREA of cover		
Maximum Medical Limit	Up to a maximum of €15,000	Up to a maximum of €30,000
Complicated Maternity		
After 12 months membership	€15,000	€15,000
Home Country Cover		
	Unlimited (European citizens)	Unlimited (European citizens)
Evacuation and Repatriation		
Repatriation, Evacuation, Transport of mortal remains	Up to a maximum of €45,000	Up to a maximum of €75,000
Travel		
Cancellation and curtailment	Not covered	Up to a maximum €750
Per Out-Patient Claim Excess Alternatives for Level 2 only		
€75 Excess - Standard	€750 Excess - 15%	
€150 Excess - 5%	€1500 Excess - 20%	
€375 Excess - 10%		

(Note: The excess Applies to all Out-Patient Treatment Except Routine Health Checks)