

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	€300
Parent Accommodation for child under 18	Full refund	Full refund
Home Nursing	Not covered	14 days
Psychiatric	Not covered	14 days
Organ Transplants	Not covered	€150,000
Chronic Conditions – Acute phases of a chronic condition diagnosed after the inception date of the policy	Full refund	Full refund
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)	€7,500 subject to any applicable 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 maximum of €150
Diagnostics and Prescribed Physiotherapy	Not covered	Full refund
Surgical Intervention	Full refund	Full refund

Treatment 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
Per Out-patient Claim Excess Alternatives for Level 2 only		
€75 Excess – Standard €150 Excess – 5% €375 Excess – 10% €750 Excess – 15% €1,500 Excess – 20%		

(Note: The excess applies to all out-patient treatment, except Routine Health Checks)