

The benefits set out below are in addition to Social Security reimbursements and are limited to actual costs.

	OPTION 1	OPTION 2	OPTION 3
Hospitalisation			
Medical or surgical hospitalisation and associated costs	100% Actual Costs (max. 400% of the RB)	100% Actual Costs (90% AC if NC)	100% Actual costs (90% AC if NC)
Fees for <i>DPTAM</i> (Controlled Pricing Scheme) doctors	100% Actual Costs (max. 300% of the RB)	100% Actual Costs (max. 400% of the RB)	100% Actual Costs
Fees for doctors who are not <i>DPTAM</i> members	100% of the RB + CP	100% of the RB + CP	100% of the RB + CP
Private room (up to €5,000 per person per year)	-	€70 per day for a maximum of 30 days, the €35 /day thereafter	€70 per day for a maximum of 30 days, the €35 /day thereafter
Daily hospital charge	100% Actual Costs	100% Actual Costs	100% Actual Costs
Transport accepted by French Social Security	35% RB	150% RB	150% RB
Outpatient care			
General practitioners, Specialists <i>DPTAM</i> members	CP	300% RB (150% if NC)	300% RB (150% if NC)
General practitioners, Specialists non-members of <i>DPTAM</i>	CP	100% of the RB + CP	100% of the RB + CP
Specialty procedures, Radiology <i>DPTAM</i> members	CP	150% RB	150% RB
Specialty procedures, Radiology non-members of <i>DPTAM</i>	CP	100% of the RB + CP	100% of the RB + CP
Paramedics, Tests	40% RB	150% RB	150% RB
Pharmacy guarantee of payment	100% AC	100% AC	100% AC
Dental			
100% santé prosthesis	100% of the Sales Limit Price - AR (amount reimbursed by Sécurité Sociale)		
Unregulated rate prosthesis			
Dental prostheses covered	55% RB	150% RB	300% RB
Dental care	55% RB	150% RB	150% RB
Orthodontics accepted	CP	150% RB	300% RB
Dental prostheses payment not guaranteed	€32.25 per prosthesis	€161.25 per prosthesis	€322.50 per prosthesis
Complete scaling above and below the gum line	150% RB	150% RB	150% of the RB
Vision care	One pair every two years (year on year; actual date of purchase) except for changes in eyesight or for children		
100% santé equipment (frames, lenses)	100% of the Sales Limit Price - AR (amount reimbursed by social security)		
Unregulated rate equipment			
Frame	-	-	€100
Single-vision lens	€50 (lenses + frame)	€50 (lenses + frame)	€60 per lens
Progressive lens	€200 (lenses + frame) including a maximum of €100 for the frame	€200 (lenses + frame) including a maximum of €100 for the frame	€110 per lens
Contact lens tariff	-	-	€150 per year per member
Lenses reimbursed by French Social Security	CP	CP	CP

Equipment

100% santé hearing equipment (hearing aids)

One device every 4 years

100% of the Sales Limit Price - AR (amount reimbursed by Sécurité Sociale)

Unregulated rate hearing equipment

Hearing aids (devices, accessories)

40% RB

Up to € 1.000
per device

400% RB

Up to €1,200
per device

400% RB

Medical prostheses

40% RB

300% RB

400% RB

Preventive care

Osteodensitometry prescribed and reimbursed by social security

CP

150% RB

150% RB

DTP (Diphtheria, tetanus, polio) vaccines

CP

CP

CP

CP=Controlled Pricing (French : TM = Ticket Modérateur) - AC=Actual Costs (French : FR = Frais réel)

RB=Reimbursement Basis (French : BR = Base de Remboursement) - AR=Amount Reimbursed(French : MR = Montant Remboursé) - NC=not covered by the agreement

EXAMPLES OF REIMBURSEMENT

Type of benefits	Expense	Sécurité Sociale Reimbursement	Reimbursement Option 1	Out of pocket	Reimbursement Option 2	Out of pocket	Reimbursement Option 3	Out of pocket	reimbursement basis
Hospitalisation									
Daily hospital charge for short stay	€ 20	€ 0	€ 20	€ 0	€20	€0	€20	€0	€20
Surgeon's fees for cataract surgery, subject to excess fees (member of DPTM (controlled pricing system))	€ 355	€ 247.70	€ 107.30	€ 0	€107,30	€0	€107,30	€0	€271,70
Surgeon's fee for cataract surgery, subject to excess fees (non-member of DPTM (controlled pricing system))	€ 431	€ 247.70	€ 183.30	€ 0	€183,30	€0	€183.30	€0	€271,70
Routine care									
Consultation of a general practitioner without extra charges	€30	€ 19	€9	€ 2	€9	€2	€9	€ 2	€30
Free consultation with a gynaecology specialist	€ 30	€ 19	€ 9	€ 2	€ 9	€2	€ 9	€ 2	€30
Consultation of a gynaecology specialist with controlled excess fees (member of DPTM (controlled pricing system))	€ 44	€ 19	€9	€16	€23	€2	€23	€2	€30
Dental									
Ceramic-metal crown on incisors, canines and first premolars (100% santé prosthesis)	€ 500	€ 72	€ 428	€0	€428	€0	€ 428	€0	€120
Metal-ceramic crown on second premolars (prosthesis under price control)	€538.70	€ 72	€ 66	€400.70	€180	€286.70	€360	€106.70	€120
Optics									
Class A eyewear (frame + lenses) with single vision lenses (100% santé equipment)	€ 125	€ 22.50	€ 102.50	€ 0	€ 102.50	€ 0	€ 102.50	€ 0	€37,50
Eyewear with complex lenses (frame + lenses)	€ 345	€ 0.09	€200	€144,91	€200	€144,91	€320	€24,10	€0,15
Hearing aids									
Class I hearing aid per ear (100% santé device)	€ 950	€ 240	€ 710	€ 0	€ 710	€ 0	€ 710	€ 0	€400
Class II hearing aid per ear (free-fee equipment)	€ 1 476	€ 240	€160	€1 076	€ 1 000	€ 236	€1 200	€ 36	€400