



What do we guarantee ?

Who can subscribe ?

Guarantees E and F : Foreigners under 60 years of age living in France and foreign students over 40 and under 60 years old (special prices for students under 40, please consult us).

Guarantee E(NP) : Foreigners over 60 and under 79 years old.

Medical expenses

We refund medical expenses resulting from accident or illness within French metropolitan territory and within the European Union. Guarantees E and F : We refund medical, hospital and surgical expenses in accordance with French Social Security rates, up to a maximum of 30.000 € per contract length for guarantee E and up to 46.000 € per contract length for guarantee F.

Guarantee E(NP) : We refund medical, hospital and surgical expenses in accordance with French Social Security rates, up to a maximum of 8.400 € per contract length for hospital and surgical expenses and 800 € per contract length for medical expenses.

How to be reimbursed ?

In our offices, from Monday to Friday, from 9 a.m. to 5 p.m. By mail, and by cheque over and above 7 €, send the following to :

ACS - 153 rue de l'Université - 75007 Paris

within a limit of 3 months after the contract's expiration.

1. Your registration number,
2. Medical establishment bills,

3. Medical prescriptions ("ordonnances") and the form called "feuille de soins" (provided by the doctor) specifying your name and with the "vignettes" (stickers on medicine packaging) of the corresponding medicines.

For hospitalisation, surgical acts, radiology or medical treatment : ask for our medical certificate to be filled out by your doctor.

Start and duration of the guarantees

The dates indicated on your contract are those on which it takes effect and on which it expires, subject to receipt of payment. At the contract's expiration, it is renewed only at your request and with the agreement of the Insurance Companies. The contract is established for a fixed period with no silent renewal agreement and cannot be broken or reimbursed during this time. Expenses following an illness (consultancy, medical expenses, etc.) will not be reimbursed unless it is contracted more than **8 days** after signature. Hospitalisation will only be taken in charge after a **period of 45 days** from date of signature and that for a maximum of 30 days per yearly contract. For contracts of 4 to 6 months there is a 30-day waiting period, and 8 days for contracts of 1 to 3 months. Any illness discovered before the above mentioned delay will not be taken in charge. In the case of an accident, there is no waiting period. Expenses connected with contraception, abortion ("IVG"), pregnancy and any complications resulting from it, miscarriage, delivery and after-effects (including consultations, analysis, ultrasounds) are not reimbursed during the first year. Pregnancy is only covered by the guarantee if conception takes place after 12 months of uninterrupted contract. In the case of contract renewal, **delays are cancelled** (except for change to a higher guarantee rate) **if the reinscription takes place within 8 days of the end of the previous contract.**

Our strong points

Our prices : E : 696 € • E(NP) : 803 € • F : 1 023 € • Your contract is valid from date to date, so you don't lose money if you arrive during the year

- We advance hospital and/or surgical expenses. If ill or injured, you can freely choose your doctor, dispensaries and hospitals, provided they are agreed by the French Social Security
- If you subscribe to any of our three guarantees, we offer Extra Services (legal assistance, repatriation and civil liability coverage)
- You can be reimbursed in our offices from Monday to Friday, from 9 a.m. to 5 p.m.

Guarantees

% on convention tariffs of French Social Security

	French Social Security	E E(NP)	F
■ Surgery and hospitalisation			
• "coefficient" K ≥ 50	100%	100%	
• K < 50 with hospitalisation	80%	80%	100%
• K < 50 without hospitalisation	70%	70%	
■ Medical hospitalisation			
• < 1 month (without surgery)	80%	80%	100%
■ Daily charge	no	no	yes
■ Medical treatment			
• consultation of G.P. or specialist at doctor's office or at home	70%	70%	100%
• radiology acts			
Complementary acts			
■ Paramedical acts			
• nursing treatment (injections)			
• physiotherapy	60%	60%	100%
(following a guaranteed risk)			
■ Dental treatment (cavities only)			
• first year : up to 153 €	70%	70%	100%
• unlimited as from 2nd year			
■ Pharmacy			
• "irreplaceable" medicines	100%	100%	
• "regular" medicines	65%	65%	100%
• "comfort" medicines	35%	35%	
■ Optics			
• corrective lenses only	65%	65%	100%
■ Analysis (laboratories)	60%	60%	100%
■ Medical transport	60%	60%	100%
Expenses due to contraception, pregnancy and any complication resulting from it.	100%	70%	100%
		305 €	458 €
		within the limit	from the 2nd year

Monthly Fee

	E	E (NP)	F	E	E (NP)	F
1 month	106 €	121 €	145 €	7 months	461 €	549 €
2 months	185 €	217 €	273 €	8 months	528 €	609 €
3 months	252 €	290 €	366 €	9 months	583 €	664 €
4 months	304 €	351 €	443 €	10 months	633 €	730 €
5 months	369 €	415 €	549 €	11 months	696 €	803 €
6 months	427 €	488 €	633 €	12 months	696 €	803 €

