

# **ASSISTANCE BENEFITS**

#### REPATRIATION ASSISTANCE

Transportation and medical repatriation	Real cost
Repatriation in case of death	EUR 1 500
Coffin expenses	EUR 760

PERSONAL LIABILITY	
Cumulated personal injury, property damage and consequential damage	EUR 4 575 00
Damage to property and consequential damage only	EUR 76 000
Entrusted objects during a period of internship	EUR 11 500
Deductible per file	EUR 100
DEATH BENEFITS	EUR 1 000
LEGAL ASSISTANCE	EUR 760

This brochure is an overview of benefits and coverage and has no contractual value. Please find the detailed terms and conditions on our websites:

www.acs-ami.com and www.assistance-etudiants.com

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A.C.S, S.A.S. with a capital of EUR 150 000 Insurance brokerage company 317 218 188 RCS Paris ORIAS N° 07 000 350 - ORIAS website: www.orias.fr

Contract subscribed by the Globe Partner Association with MGEN and MGEN Portugal. These companies and ACS are governed by the French Code des Assurances and controlled by the ACPR, 4 Place de Budapest, 75436 Cedex 09, Paris, France and the Autoridade de Supervisão de Seguros e Fundos de Pensões situé Av. da República 76, 1600-205 Lisboa, Portugal

### **HOW TO BE REIMBURSED?**

Simply send us by postal mail the medical claim form (downloadable at our site) accompanied with original paid invoices, copies of the prescriptions, a full medical report and a copy of your passport to: ACS Medical Service - Attention of Medical Advisor 153, rue de l'université 75007 Paris - France

In the case of a hospitalization lasting more than 24 hours, you can directly call our assistance platform.

## WHO ARE WE?

ACS - Travel & Expatriate Insurance Solutions is an insurance brokerage company specialized in international mobility with more than 40 years of experience. Today, ACS provides to its more than 100 000 clients all over the world a wide range of insurance solutions that covers any stay abroad, from the short vacation to the long-term expatriation. Discover all our offers on our website:

www.acs-ami.com

Follow ACS on social networks or on its blog to discover daily bits of advice on travel and expatriation:







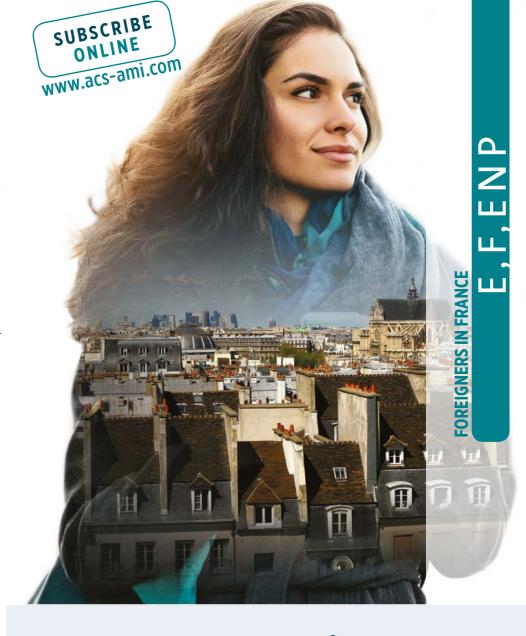


# Subscribe online: www.acs-ami.com

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# WHY SHOULD I SUBSCRIBE TO E, F, ENP?

When travelling and staying to mainland France, you might not be eligible for the French social security system. However, you will still need an insurance plan to cover your healthcare expenses while in France.

# WHO CAN SUBSCRIBE?

#### **Guarantees E and F**

Foreigners living in France under 60 years old and foreign students aged between 40 and 60 years old.

#### **Guarantee ENP**

Foreigners living in France over 60 and under 79 years old.

# **OUR ASSETS**

- Contracts are valid for visa and residence permit applications to préfectures.
- Your contract is valid from date to date, so you don't lose money if you arrive in France during the year.
- We advance hospital expenses.
- You are free to choose your doctor, clinic or hospital.

- Health guarantees are valid in France and across the European Union, except in your country of nationality.
- Secure online payment and subscription, immediate insurance certificate delivery.
- Competitive prices and excellent price/quality ratio.

#### FOREIGNERS IN FRANCE

PREMIUMS			
	Plan E	Plan ENP	Plan F
1 month	EUR 122.90	EUR 139.70	EUR 168.00
2 months	EUR 213.20	EUR 249.90	EUR 314.00
3 months	EUR 289.80	EUR 333.90	EUR 421.10
4 months	EUR 349.70	EUR 403.20	EUR 508.20
5 months	EUR 424.20	EUR 476.60	EUR 630.00
6 months	EUR 490.40	EUR 560.70	EUR 726.60
7 months	EUR 529.20	EUR 630.00	EUR 795.90
8 months	EUR 605.90	EUR 698.30	EUR 883.10
9 months	EUR 668.90	EUR 761.30	EUR 961.80
10 months	EUR 727.70	EUR 837.90	EUR 1 066.80
11 months	EUR 799.10	EUR 921.90	EUR 1 173.90
12 months	EUR 799,10	EUR 921.90	EUR 1 173.90



# **HEALTH BENEFITS**

# HEALTH AND ACCIDENT % OF FRENCH SOCIAL SECURITY TABLE (FSS)

#### LEVEL OF COVERAGE

	French Social Security	Plans E or ENP	Plan F	
Maximum refund per person and per year of contract		Plan E: EUR 30 000     Plan ENP:     EUR 8 400 for     hospitalisation     and surgery,     including EUR 800     for medical costs.	EUR 46 000	
Surgery	100%	100%	100%	
Hospitalization	80%	80%	100%	
Daily expenses	No	No	Yes	
ARRIGAL EREAFINES				

### MEDICAL TREATMENTS

<ul> <li>At the doctor's or at home, general</li> </ul>			
practitioner or specialist	70%	70%	100%
Radiology etc			

#### PARAMEDICAL TREATMENTS

Nurse treatments (injections)	60%	60%	100%
<ul> <li>Kinesitherapy after an accident</li> </ul>	00%	00%	100%

#### DENTAL CARE

Cavities only			
<ul> <li>Up to EUR 153 for first year, unlimited</li> </ul>	70%	70%	100%
thereafter if no interruption of the contract			

#### PHARMACY

<ul> <li>Irreplaceables medicine</li> </ul>	100%	100%	100%
Normal medicine	65%	65%	100%
Comfort medicine	30%	30%	100%
Medicine with low medical benefit	15%	15%	100%

### OPTICAL

Only corrective lenses	60%	60%	100%

### OTHERS

• Lab analysis	60%	60%	100%
<ul> <li>Medical transportation</li> </ul>	65%	60%	100%
<ul> <li>Contraception expenses and all expenses due to the state of pregnancy. (starting the second year)</li> </ul>	100%	70% Up to EUR 305	100% Up to EUR 458