

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

	OPTION 1	OPTION 2	OPTION 3
<b>Hospitalisation</b>			
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. 400% of the RB)	100% Actual Costs ( 90% AC if NC)	100% Actual Costs ( 90% AC if NC)
Fees for <b>doctors who are not DPTAM members</b>	<b>100% of the RB + CP</b>	<b>100% of the RB + CP</b>	<b>100% of the RB + CP</b>
Private room (up to €5,000 per person per year)	-	€70 per day	€70 per day
Daily hospital charge	100% Actual Costs	100% Actual Costs	100% Actual Costs
Transport accepted by French Social Security	35% RB	150% RB	150% RB
<b>Outpatient care</b>			
General practitioners, Specialists <i>DPTAM</i> members	CP	300% RB (150% if NC)	300% RB (150% if NC)
General practitioners, Specialists <b>non-members of DPTAM</b>	<b>CP</b>	<b>100% of the RB + CP</b>	<b>100% of the RB + CP</b>
Specialty procedures, Radiology <i>DPTAM</i> members	CP	150% RB	150% RB
Specialty procedures, Radiology <b>non-members of DPTAM</b>	<b>CP</b>	<b>100% of the RB + CP</b>	<b>100% of the RB + CP</b>
Paramedics, Tests	40% RB	150% RB	150% RB
Pharmacy guarantee of payment	100% AC	100% AC	100% AC
<b>Dental</b>			
<b>100% santé prosthesis</b>	100% of the Sales Limit Price - AR (amount reimbursed by Sécurité Sociale)		
<b>Unregulated rate prosthesis</b>			
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
<b>Vision care</b> <b>One pair every two years (year on year; actual date of purchase) except for changes in eyesight or for children</b>			
<b>100% santé equipment (frames, lenses)</b>	100% of the Sales Limit Price - AR (amount reimbursed by social security)		
<b>Unregulated rate equipment</b>			
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

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

Equipment			
<b>100% santé hearing equipment (hearing aids)</b> One device every 4 years	100% of the Sales Limit Price - AR (amount reimbursed by Sécurité Sociale)		
<b>Unregulated rate hearing equipment</b>	Up to €1,200 per device		
Hearing aids (devices, accessories)	40% RB	400% RB	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

## 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
Hospitalisation								
Daily hospital charge for short stay	€ 20	€ 0	€ 20	€ 0	€20	€0	€20	€0
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
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
Routine care								
Consultation of a general practitioner without extra charges	€ 25	€ 16.50	€7,50	€ 1	€7,50	€ 1	€7,50	€ 1
Free consultation with a gynaecology specialist	€ 30	€ 20	€ 9	€ 1	€ 9	€ 1	€ 9	€ 1
Consultation of a gynaecology specialist with controlled excess fees (member of DPTM (controlled pricing system))	€ 44	€ 20	€9	€15	€23	€1	€23	€1
Consultation of a specialist in gynaecology with unregulated excess fees (non-member of DPTM (controlled pricing system))	€ 56	€ 15.10	6,90	€34	€28,90	€12,00	€28,90	€12,00
Dental								
Ceramic-metal crown on incisors, canines and first premolars (100% santé prosthesis)	€ 500	€ 84	€ 416	€0	€ 416	€0	€ 416	€0
Metal-ceramic crown on second premolars (prosthesis under price control)	€538.70	€ 84	€66	€388,70	€180	€274,70	€360	€94,70
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
Eyewear with complex lenses (frame + lenses)	€ 345	€ 0.09	€200	€144,91	€200	€144,91	€320	€24,10
Hearing aids								
Class I hearing aid per ear (100% santé device)	€ 950	€ 240	€ 710	€ 0	€ 710	€ 0	€ 710	€ 0
Class II hearing aid per ear (free-fee equipment)	€ 1 476	€ 240	€160	€1 076	€1 236	€0	€1 236	€0