

ALL PREMIUMS ARE PER PERSON

BRONZE 100			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€128.00	€34.23	€11.41
18-20	€153.00	€40.95	€13.64
21-24	€201.00	€53.79	€17.92
25-29	€212.00	€56.74	€18.90
30-34	€218.00	€58.30	€19.44
35-39	€223.00	€59.69	€19.88
40-44	€229.00	€61.25	€20.42
45-49	€236.00	€63.16	€21.04
50-54	€275.00	€73.57	€24.52
55-59	€294.00	€78.60	€26.22
60-64	€305.00	€81.55	€27.20
65-69	€355.00	€95.00	€31.65
70-74	€412.00	€110.18	€36.74
75-79	€589.00	€157.55	€52.52
80-84	€648.00	€173.34	€57.78
85-89	€713.00	€190.69	€63.58
90+	€784.00	€209.69	€69.91

BRONZE 300			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€160.00	€42.81	€14.27
18-20	€192.00	€51.36	€17.12
21-24	€251.00	€67.15	€22.38
25-29	€265.00	€70.88	€23.63
30-34	€273.00	€73.05	€24.34
35-39	€279.00	€74.61	€24.88
40-44	€286.00	€76.52	€25.50
45-49	€295.00	€78.95	€26.30
50-54	€344.00	€92.05	€30.67
55-59	€367.00	€98.21	€32.72
60-64	€381.00	€101.94	€33.97
65-69	€444.00	€118.77	€39.59
70-74	€515.00	€137.77	€45.92
75-79	€736.00	€196.85	€65.63
80-84	€810.00	€216.63	€72.23
85-89	€891.00	€238.32	€79.45
90+	€980.00	€262.18	€87.38

ARGENT 100			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€205.00	€54.84	€18.28
18-20	€227.55	€60.87	€20.29
21-24	€303.40	€81.19	€27.05
25-29	€312.63	€83.59	€27.88
30-34	€353.63	€94.61	€31.53
35-39	€366.95	€98.16	€32.72
40-44	€422.30	€112.92	€37.66
45-49	€433.58	€115.99	€38.66
50-54	€468.43	€125.29	€41.77
55-59	€523.78	€140.14	€46.70
60-64	€598.60	€160.08	€53.38
65-69	€666.25	€178.20	€59.41
70-74	€768.75	€205.61	€68.55
75-79	€1166.45	€312.01	€104.01
80-84	€1284.33	€343.55	€114.52
85-89	€1411.43	€377.58	€125.85
90+	€1554.93	€415.93	€138.65

ARGENT 150			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€232.68	€62.25	€20.75
18-20	€258.30	€69.11	€23.03
21-24	€342.35	€91.54	€30.53
25-29	€354.65	€94.90	€31.62
30-34	€401.80	€107.46	€35.83
35-39	€415.13	€111.01	€37.02
40-44	€477.65	€127.78	€42.59
45-49	€489.95	€131.04	€43.69
50-54	€529.93	€141.78	€47.25
55-59	€594.50	€159.03	€53.01
60-64	€677.53	€181.27	€60.41
65-69	€755.43	€202.07	€67.36
70-74	€871.25	€233.03	€77.69
75-79	€1323.28	€354.00	€117.99
80-84	€1455.50	€389.37	€129.78
85-89	€1603.10	€428.86	€142.94
90+	€1763.00	€471.61	€157.20

ARGENT 300			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€274.70	€73.47	€24.49
18-20	€304.43	€81.39	€27.15
21-24	€403.85	€108.03	€36.01
25-29	€417.18	€111.58	€37.20
30-34	€471.50	€126.15	€42.04
35-39	€487.90	€130.55	€43.50
40-44	€563.75	€150.78	€50.27
45-49	€577.08	€154.34	€51.46
50-54	€624.23	€166.99	€55.66
55-59	€699.05	€187.01	€62.33
60-64	€797.45	€213.28	€71.11
65-69	€888.68	€237.73	€79.24
70-74	€1025.00	€274.15	€91.40
75-79	€1555.95	€416.21	€138.74
80-84	€1711.75	€457.90	€152.63
85-89	€1882.93	€503.64	€167.90
90+	€2072.55	€554.43	€184.80

ARGENT 500			
AGE	ANNUAL PREMIUM	INSTALMENT PLAN DEPOSIT	MONTHLY
0-17	€343.38	€91.86	€30.62
18-20	€380.28	€101.71	€33.91
21-24	€505.33	€135.16	€45.06
25-29	€521.73	€139.57	€46.52
30-34	€589.38	€157.69	€52.55
35-39	€609.88	€163.15	€54.38
40-44	€705.20	€188.64	€62.88
45-49	€721.60	€193.05	€64.34
50-54	€780.03	€208.68	€69.55
55-59	€874.33	€233.89	€77.96
60-64	€997.33	€266.77	€88.93
65-69	€1111.10	€297.25	€99.07
70-74	€1281.25	€342.69	€114.25
75-79	€1945.45	€520.40	€173.47
80-84	€2140.20	€572.54	€190.83
85-89	€2353.40	€629.49	€209.85
90+	€2591.20	€693.13	€231.05

Residents of Department Nos. 06, 75, 78, 83 and 92 need to add 8.5% to the above premiums. To bring Policies into line with the Calendar year as required by French insurance regulations, Premiums will be calculated and charged pro-rata from the date of issue to 31st December 2010 and thereafter renewed on 1st January in each following year. Where the Monthly Instalment Plan is chosen, a deposit is payable followed by monthly payments by Direct Debit commencing in the fourth month and terminating at the end of the Calendar year.

V010909



## Plans Complementaires

### Benefits Schedule and Premium Table – January 2010

(including tax at current rate)



Exclusive Healthcare SA  
 Bat A, La Tour Vadon, 15 Rue Henri Vadon  
 83700 St. Raphaël, France  
 Tel: +33 (0) 494 403 145  
 Fax: +33 (0) 494 512 490  
 Email: [enquiries@exclusivehealthcare.com](mailto:enquiries@exclusivehealthcare.com)  
[www.exclusivehealthcare.com](http://www.exclusivehealthcare.com)

**Exclusive Healthcare offers a range of six top-up plans that are designed to meet the needs of the different income groups now coming to live in France and the variations in medical costs from region to region by reason of wealth and population densities.**

All these plans have certain features in common, some of which are unique. They are designed especially to meet the needs of English-speaking people retiring, retiring early or coming to work in France.

1. There are no medical questions, no exclusions of Pre-Existing Conditions and no personal loadings or extra charges. Cover is immediate on application subject to Policy Terms and Conditions.
2. There is no age limit for entry into the scheme.
3. They “top up” the EHIC (French CEAM) for holiday trips, stays in holiday homes, etc. and the E112 for elective treatment throughout the EU/EEA.
4. Our Claims Service is automatic by tele-transmission for CPAM registered persons for extra convenience and faster settlement. It eliminates paperwork wherever possible under the French system.
5. All documents are printed in English.
6. British staff in France deal with your questions and problems. We recognise that you are in a different healthcare environment and the language may be unfamiliar. You can call us on our Helplines during office hours.

**HELPLINE NUMBERS ARE:**

**France: +33 (0) 494 40 31 45**

**UK: +44 (0) 203 287 2991**

**THE PLANS ARE:**

**THE BRONZE 100 PLAN:** This plan provides catastrophe cover up to 100% of the Tarif against "worst case" in which the state's cover is limited to 80% of the Tarif. The premium has been kept to the minimum possible to help people who are really feeling the financial pinch.

**THE BRONZE 300 PLAN:** This is a ‘Sleep in Peace and Security’ hospitalisation plan. It provides a high level of cover for treatment in Hospital at a price you can afford to pay. So, if you are hospitalised you do not have to worry about facing a bill you cannot afford to pay.

**THE ARGENT 100 PLAN:** This plan provides cover for both hospital treatment and outpatient treatment (including routine visits to your doctor or specialist, prescribed medicines, laboratory costs, x-rays and a lot more) up to 100% of the Tarif de Convention (official price list). Dental cover up to €150 per person insured per period of insurance is also included.

**THE ARGENT 150 PLAN:** This plan provides a higher level of cover than the Argent 100 Plan for both hospital treatment and outpatient treatment (including routine visits to your doctor or specialist, prescribed medicines, laboratory costs, x-rays and a lot more) up to 150% of the Tarif de Convention (official price list). Dental cover up to €250 per person insured per period of insurance is also included.

**THE ARGENT 300 PLAN:** This is a plan which provides as much cover as you are generally likely to need for both hospital and outpatient treatment (including routine visits to your doctor or specialist, prescribed medicines, laboratory costs, x-rays and a lot more) up to 300% of the Tarif de Convention (official price list). Dental cover up to €350 per person insured per period of insurance is also included.

**THE ARGENT 500 PLAN:** This is a top-of-the-range plan for people living in expensive areas who insist on having the best, whatever the cost. Dental cover is increased to €500 per person per period of insurance and most other limits are increased as well.

**THE MAXIMUM SUM INSURED FOR ALL PLANS IS €160,000 PER PERSON PER POLICY YEAR.**

	BRONZE 100	BRONZE 300	ARGENT 100	ARGENT 150	ARGENT 300	ARGENT 500
<b>1. Hospital Charges including:</b>						
i) <b>Medical Practitioner or Specialist</b> fees as an <b>In-Patient or Day Patient</b>	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 500% of the Tarif de Convention
ii) Diagnostic and surgical procedures as an <b>In-Patient or Day Patient</b> including scans, pathology, X-rays, oncology	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
iii) <b>Surgeons' and Anaesthetists' fees</b> including <b>Depassements</b>	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 500% of the Tarif de Convention
iv) Theatre fees and nursing by a <b>Qualified Nurse</b>	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
v) <b>Daily food charge and bottled water</b>	Full Refund	Full Refund	Full Refund	Full Refund	Full Refund	Full Refund
vi) <b>Prescribed Drugs and Dressings</b>	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
vii) Private Room (maximum 30 days per <b>Medical Condition</b> )	Not Covered	Not Covered	Not Covered	Up to €25 per day	Up to €50 per day	Up to €80 per day
viii) Physiotherapy	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
<b>2. Parent Accommodation</b> Standard private <b>Hospital</b> accommodation in respect of a parent or legal guardian staying with an <b>Insured Person</b> who is under 12 years of age and is admitted as an <b>In-Patient</b> in a <b>Hospital</b> .	Up to €25 per day	Up to €25 per day	Up to €25 per day	Up to €25 per day	Up to €50 per day	Up to €80 per day
<b>3. Routine Pregnancy and Childbirth</b> (including Private room limited to maximum of 5 days). <b>Maximum payable in any one policy period for all benefits in this section is €600</b>	Not Covered	Not Covered	Full Difference Private Room Not Covered	Full Difference Private Room up to €25 per day	Full Difference Private Room up to €50 per day	Full Difference Private Room up to €80 per day
<b>4. Transportation</b> The cost of emergency transport necessarily incurred to and from <b>Hospitals for Medical Conditions</b> covered by this <b>Policy</b> .	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
<b>5. Home Nursing</b> Nursing care given outside a <b>Hospital</b> which is immediately received subsequent to <b>Treatment</b> as an <b>In-patient or Day Patient</b> on the referral of a <b>Specialist</b> . This must be provided by a <b>Qualified Nurse</b> .	Not Covered	Not Covered	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
<b>6. Reconstructive Surgery</b> Reconstructive surgery following an <b>Accident</b> or following surgery for an event covered by this <b>Policy</b> .	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
<b>7. Registered Convalescent Home</b> Where prescribed by and under the control of a <b>Specialist</b> (maximum 30 days per <b>Medical Condition</b> )	Up to 100% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
<b>8. Out-Patient charges including:</b>						
i) <b>Medical Practitioner or Specialist</b> fees as an <b>Out-Patient</b> including home visits	Not Covered	Not Covered	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention	Up to 500% of the Tarif de Convention
ii) Diagnostic and surgical procedures as an <b>Out-Patient</b> including scans, pathology, X-rays, oncology	Not Covered	Not Covered	Up to 100% of the Tarif de Convention Full Difference	Up to 150% of the Tarif de Convention Full Difference	Full Difference Full Difference	Full Difference Full Difference
iii) Prescribed Drugs and Dressings	Not Covered	Not Covered	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
iv) Physiotherapy, Home Nursing	Not Covered	Not Covered	Up to 100% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 100% of the Tarif de Convention	Up to 200% of the Tarif de Convention
v) Thermal cures (where reimbursed by the Social Security)	Not Covered	Not Covered	NO	YES	YES	YES
vi) Tiers Payant (Santé Pharma Card )	NO	NO	YES	YES	YES	YES
<b>9. Dental charges including:</b>						
i) <b>Accidental Damage to Teeth – Treatment</b> received in an <b>Emergency</b> room in a <b>Hospital</b> within 7 days of incurring <b>Accidental</b> damage caused to sound, natural teeth when given by a <b>Medical or Dental Practitioner</b>	Not Covered	Not Covered	Up to 100% of the Tarif de Convention	Up to 150% of the Tarif de Convention	Full Difference	Full Difference
ii) <b>Routine Dental Treatment</b> – the fees of a <b>Dental Surgeon</b> in respect of routine dental <b>Treatment</b> received at a dental surgery.	Not Covered	Not Covered	Up to 100% of the Tarif de Convention Up to 100% Of the Tarif de Convention	Up to 150% of the Tarif de Convention Up to 150% Of the Tarif de Convention	Up to 300% of the Tarif de Convention Up to 300% Of the Tarif de Convention	Up to 500% of the Tarif de Convention Up to 500% Of the Tarif de Convention
iii) <b>Reimbursable Dental Prostheses</b> <b>Maximum payable for all dental benefits in any one period up to:</b> <i>In respect of Benefits 9i), 9ii) and 9iii) there is a waiting period of 180 days for new clients before Benefits are payable</i>	Not Covered	Not Covered	€150	€250	€350	€500