



Plan Gateway

Benefits Schedule and Premium Table – January 2009

(including tax at current rate)



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PLAN GATEWAY	BENEFITS
1. Hospital Charges (Accident and Emergency only) including: i) Medical Practitioner or Specialist fees as an In-Patient or Day Patient ii) Diagnostic and surgical procedures as an In-Patient or Day Patient including scans, pathology, X-rays, oncology iii) Surgeons' and Anaesthetists' fees iv) Theatre fees and nursing by a Qualified Nurse v) Daily food charge and bottled water vi) Prescribed Drugs and Dressings vii) Standard Private Room (maximum 30 days per Medical Condition) viii) Physiotherapy where referred by a Specialist (maximum 30 days per Medical Condition)	Up to 300% of the Tarif de Convention Full Refund Up to 300% of the Tarif de Convention Full Refund Full Refund Full Refund Up to €50 per day Full Refund
2. Parent Accommodation Standard private Hospital accommodation in respect of a parent or legal guardian staying with an Insured Person who is under 12 years of age and is admitted as an In-Patient in a Hospital .	Full Refund
3. Transportation The cost of emergency transport necessarily incurred to and from Hospitals for Medical Conditions covered by this Policy .	Full Refund
4. Home Nursing Nursing care given outside a Hospital which is immediately received subsequent to Treatment as an In-patient or Day Patient on the referral of a Specialist . This must be provided by a Qualified Nurse and be provided by us.	Full Refund up to 30 days per Medical Condition and maximum €120 per day.
5. Reconstructive Surgery Reconstructive surgery following an Accident or following surgery for an event covered by this Policy .	Full Refund
6. Out-Patient charges including: i) Medical Practitioner or Specialist fees as an Out-Patient including home visits (limited to 300% of the Tarif de Convention) ii) Diagnostic and surgical procedures as an Out-Patient including scans, pathology, X-rays, oncology	Prior to admission to Hospital and for maximum 90 days after discharge up to €1,600
7. Accidental Damage to Teeth Treatment received in an Emergency room in a Hospital within 7 days of incurring Accidental damage caused to sound, natural teeth when given by a Medical or Dental Practitioner	Full Refund
8. Cash Benefit Where Hospital accommodation and all Treatment costs are provided in a State or charitable institution and no claim is submitted under this Policy we will pay reimbursement of €120 per each full 24 hours for the first 3 complete days followed by €80 per day for the next 28 complete days providing that the condition suffered would be eligible for Benefit.	Full Refund

MAXIMUM SUM INSURED: €80,000 per Insured Person per Policy Year

NOTE: This plan is only available for clients who will be registering with the French Healthcare System and cover can be extended for a maximum of one year (unless at the Underwriters' discretion).

BENEFITS ARE ONLY PAYABLE FOR TREATMENT RECEIVED IN FRANCE

PLAN GATEWAY – PREMIUMS PAYABLE MONTHLY			
	AGE	DEPOSIT	MONTHLY
	0-17	€78.51	€26.17
	18-20	€85.26	€28.42
	21-24	€144.75	€48.25
	25-29	€156.51	€52.17
	30-34	€174.75	€58.25
	35-39	€191.49	€63.83
	40-44	€204.99	€68.33
	45-49	€215.01	€71.67
	50-54	€265.26	€88.42
	55-59	€310.50	€103.50
	60-64	€411.99	€137.33
	65-69	€515.01	€171.67
	70-74	€656.76	€218.92
	75+*	€822.24	€274.08
Policy Excess: €120 per claim in respect of Benefit 6: Outpatient Charges. Nil in respect of all other Sections of Cover.			

**for existing clients only*

Residents of Department Nos. 06, 75, 78, 83 and 92 need to add 8.5% to the above premiums. For all clients a deposit is payable, followed by 9 monthly payments by Direct Debit commencing in the fourth month.

All premiums shown are per person and include Insurance Policy Tax.

PLAN GATEWAY – VOLUNTARY EXCESSES PER CLAIM	
10% rate discount	€240.00
15% rate discount	€400.00
25% rate discount (20% if aged over 69 years)	€800.00
30% rate discount (25% if aged over 69 years)	€1,600.00