



## Plan Gateway

### Benefits Schedule and Premium Table – January 2010

(including tax at current rate)



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PLAN GATEWAY	BENEFITS
<b>1. Hospital Charges including:</b> i) <b>Medical Practitioner or Specialist</b> fees as an <b>In-Patient</b> or <b>Day Patient</b> ii) Diagnostic and surgical procedures as an <b>In-Patient</b> or <b>Day Patient</b> including scans, pathology, X-rays, oncology iii) Surgeons' and Anaesthetists' fees iv) Theatre fees and nursing by a <b>Qualified Nurse</b> v) <b>Daily food charge and bottled water</b> vi) <b>Prescribed Drugs and Dressings</b> vii) Standard Private Room (maximum 30 days per <b>Medical Condition</b> ) viii) Physiotherapy where referred by a <b>Specialist</b> (maximum 30 days per <b>Medical Condition</b> )	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
<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> .	Full Refund
<b>3. Transportation</b> The cost of emergency transport necessarily incurred to and from <b>Hospitals</b> for <b>Medical Conditions</b> covered by this <b>Policy</b> .	Full Refund
<b>4. 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</b> or <b>Day Patient</b> on the referral of a <b>Specialist</b> . This must be provided by a <b>Qualified Nurse</b> and be approved by us.	Full Refund up to 30 days per Medical Condition and maximum €120 per day.
<b>5. Reconstructive Surgery</b> Reconstructive surgery following an Accident or following surgery for an event covered by this Policy.	Full Refund
<b>6. Out-Patient charges including:</b> i) <b>Medical Practitioner or Specialist</b> fees as an <b>Out-Patient</b> including home visits (limited to 300% of the Tarif de Convention) ii) Diagnostic and surgical procedures as an <b>Out-Patient</b> including scans, pathology, X-rays, oncology (limited to 300% of the Tarif de Convention).	Prior to admission to <b>Hospital</b> and for maximum 90 days after discharge up to €1,600
<b>7. Accidental Damage to Teeth</b> Treatment received in an Emergency 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> .	Full Refund
<b>8. Cash Benefit</b> Where <b>Hospital</b> accommodation and all <b>Treatment</b> costs are provided in a State or charitable institution and no claim is submitted under this <b>Policy</b> 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	€81.66	€27.22
18-20	€88.64	€29.56
21-24	€150.53	€50.18
25-29	€162.75	€54.26
30-34	€181.74	€60.58
35-39	€199.18	€66.38
40-44	€213.22	€71.06
45-49	€223.57	€74.54
50-54	€275.84	€91.96
55-59	€322.92	€107.64
60-64	€428.51	€142.82
65-69	€535.58	€178.54
70-74	€683.01	€227.68
75+*	€855.16	€285.04

**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