



SUMMARY OF BENEFITS
neoTempo
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The benefits apply within the limit and under the conditions of the plan.

Hospitalization

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
ANNUAL AGGREGATE LIMIT ON HEALTH COVERAGE PER INSURANCE YEAR	€250,000	€400,000	€ 600,000

Waiting period for benefits: Hospitalization - 3 months (except in the event of medical emergency, accident, or unforeseen illness)

Hospital room	€50 per night	€80 per night	€120 per night
Outpatient hospitalization	100%	100%	100%
Emergency hospitalization outside the selected zone of coverage	100%	100%	100%
Emergency hospitalization within a higher zone than the selected zone of coverage (for trips of less than 30 consecutive days, up to 1 trip per year excluding USA)	100%	100%	100%
Intensive care	100%	100%	100%
Surgical procedures	100%	100%	100%
Consultations with general practitioners and specialists during hospitalization and, specialist procedures	100%	100%	100%
Laboratory tests, MRI, x-rays, scans, tomography	100%	100%	100%
Prescription drugs	100%	100%	100%
Kidney dialysis	100%	100%	100%
Oncology (treatment of cancer)	100%	100%	100%
Treatment of AIDS	100%	100%	100%
Hospitalization - Internal surgical and medical prostheses and devices	100%	100%	100%
Hospitalization - External surgical and medical prostheses and devices	€600	€800	€1,000
Palliative care	€5,000	€7,500	€12,500
Organ transplant: Medical expenses, room and board, cost of treatment and hospitalization fees	€10,000	€15,000	€20,000
Hospitalization - Physical therapy and Physiotherapy	€500	€1,250	€2,500
CARE FOLLOWING COVERED HOSPITALIZATION			
Home hospitalization	100% 30 days per year	100% 30 days per year	100% 30 days per year
Nursing care	€750	€1,000	€1,500
Rehabilitation	100% 10 days per year	100% 15 days per year	100% 20 days per year

Routine healthcare

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
AGGREGATE LIMIT FOR THE ROUTINE HEALTH-CARE BENEFIT	€12,000	€24,000	€30,000

Waiting period for the optional Routine healthcare benefit: 3 months (except in the event of medical emergency, accident, or unforeseen illness)

Consultations with general practitioners and specialists (other than dentists and psychiatrists) and specialist procedures	€50 per procedure or consultation	€80 per procedure or consultation	€120 per procedure or consultation
Teleconsultation	€50 per procedure or consultation	€80 per procedure or consultation	€120 per procedure or consultation
Prescription drugs (excluding contraceptives)	€2,000	€5,000	€10,000
Prescribed contraceptives	€40	€50	€60
Emergency dental care without hospitalization	€150	€250	€350
Laboratory tests, MRI, x-rays and diagnostic examinations	€1,000	€2,000	€3,000
Physical therapy and physiotherapy	€500 5 sessions per year	€1,000 10 sessions per year	€1,500 15 sessions per year
Appliances, external medical prostheses (excluding dentures and hearing aids)	€500	€750	€1,000
Emergency eye test	€70 per consultation	€120 per consultation	€170 per consultation

Vision and Dental

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
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Waiting period for the optional Dental and Vision benefits:

3 months for Vision care other than emergency consultations with ophthalmologists and 3 months for Dental care other than emergency dental care

Consultations with ophthalmologists or optometrists	€200 per consultation 2 consultations per year	€350 per consultation 2 consultations per year	€500 per consultation 2 consultations per year
Lenses and frames / Corrective contact lenses including disposable lenses / Hearing aids	€150	€300	€400
Routine dental care and dental surgery	€700	€1,000	€1,500

Prevention (optional)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
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No waiting period for Prevention benefits

Prescribed or mandatory vaccinations	€175	€300	€450
Antimalarial treatment	€100	€100	€100

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Standard assistance (included with the hospitalization benefit)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL ASSISTANCE			
Emergency medical transportation		Actual costs Worldwide	
Repatriation to the insured member's country of residence / secondment / expatriation		Actual costs Worldwide	
Repatriation of the body in the event of death		Actual costs	
Cost of a coffin or urn		€2,000	
Identification of the body and death formalities	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€150 per day and per person, up to 2 days). Repatriation to the country of secondment / expatriation / origin / residence		
Transportation of the body or the urn	Round-trip airline or train ticket for 1 family member		

Premium assistance (optional)

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL ASSISTANCE			
Emergency medical transportation		Actual costs Worldwide	
Repatriation to the insured member's country of residence / secondment / expatriation / origin / nationality		Actual costs Worldwide	
Repatriation of the body in the event of death		Actual costs	
Cost of a coffin or urn		€2,000	
Identification of the body and death formalities	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€150 per day and per person, up to 2 days). Repatriation to the country of secondment / expatriation / origin / nationality		
Repatriation of children under 18 in the event of hospitalization and Organization and coverage of the trip for a family member or a companion if needed	Plane or train return ticket Round-trip plane or train ticket for 1 family member and coverage of stay expenses (€100 per day and members, 2 days maximum). Repatriation to the Country of secondment / expatriation / origin / nationality		
Visit of the hospitalized insured member	Round-trip airline or train ticket for 1 family member and coverage of room and board fees (€100 per day, up to €1,000 in total).		
Return of the insured member to their place of residence (within 2 months following the repatriation)	Return ticket		

Emergency return of the insured member in case of death or severe illness of a family member	Round-trip ticket (up to once a year for the same event)
Psychological support	3 telephone conversations Event happening worldwide

LEVELS OF COVERAGE	BASIC	REGULAR	PLUS
PERSONAL THIRD-PARTY LIABILITY			
All types of bodily injury and material damage combined		€3,500,000 (capped at €1,000,000 in the USA and Canada)	
<i>Including the following sub-limits:</i>			
Food poisoning		€1,000,000	
Material damage		€1,000,000 (Deductible of €300 per Event)	
Defense Remedy:		Excluding the USA €16,000 In the USA €30,000	



FOCUS ON ASSISTANCE BENEFITS

neoTempo's core benefits include:

- Emergency medical transportation and repatriation to your country of expatriation.
- Assistance in the event of death.

If you wish to upgrade your coverage, the Premium assistance option will provide you with the following benefits:

- Repatriation to your country of origin.
- A "Personal" third-party liability.
- If you are hospitalized and are traveling with children under 18, their repatriation and escort service can be organized if needed.
- It will also be possible to arrange for a family member to visit you.
- Your round-trip ticket will be covered in the event of severe illness or death of a family member.



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