

Maximise care. Minimise cost.

**PREMIÈRE HEALTHCARE PLAN
EFFECTIVE 1st NOVEMBER 2009**

At Aetna Global Benefits (AGB), we make it our business to understand the unique needs of the people who use our services. With more than 30 years experience in the international marketplace, over 700 employees and approximately 400,000 members around the world, we are well-positioned to provide comprehensive health benefits solutions that meet ever-changing international business needs. Plus, as part of the Aetna organisation, we can leverage the strength of one of the leading diversified health care benefits companies in the U.S., with over 150 years of proven expertise and demonstrated success.

Première Healthcare Plan overview

The Première Healthcare Plan is designed to provide 'top up' cover to help minimise out-of-pocket costs when seeking medical treatment in France. Many people are unaware of the gap between the actual cost of medical care provided under the state system and the amount recoverable from Caisse Primaire Assurance Maladie (CPAM). In broad terms, CPAM will typically reimburse up to 70% of pharmacy, out-patient examination and treatment bills and dependant upon the illness, roughly 70% to 95% for medical or surgical treatment in hospital.

That's where the Première Healthcare Plan can help. It's specifically tailored to cover this difference – giving you a little peace of mind. The plan is easy to understand, offers excellent levels of cover and is affordable.

The following plan types are available:

Première Cover

Under this plan design, AGB will cover the full difference between the amount paid by CPAM and the actual cost for:

- In-patient treatment within France
- Out-patient costs linked to the hospitalisation for up to 90 days preadmission or post-discharge including:
 - > Home nursing
 - > Physiotherapy
 - > Road ambulance costs
 - > Convalescence
 - > Pregnancy and childbirth costs
 - > Day-patient surgery
 - > Private hospital room

Première Plus Cover

Under this plan design, AGB will extend benefits beyond the Première Cover design to also reimburse:

- All out-patient costs including:
 - > GP visits
 - > Prescribed medicines
 - > GP surgery and routine and emergency dental treatment.

Première members may also opt for the International Supplementary Option which extends the cover to Europe for elective treatment and worldwide for accident and emergency treatment. The annual benefit payable is €155,000 per person and all in-patient claims can be settled directly with the medical provider.

**Designed especially for expatriates
living in France**

CONTACT DETAILS

Discover the difference the Première Healthcare Plan can make. To learn more, contact us today.

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