

## Allianz Composio Senior: Levels of cover for over 60s

Levels of cover are expressed as percentages of the social security fixed fee. Please see About Health Insurance for more information or a quote.

	Level 1	Level 2	Level 3	Level 4
<b>Hospitalisation in registered and non-registered establishments France</b>				
Hospitalisation fees, operating theatre, medical transport doctor's/consultant's/surgeon's fees during hospitalization	100%	100%	125%	150%
Private room	-	20€/day	35€/day	50€/day
Hospital bed (forfait journalier)	Actual cost	Actual cost	Actual cost	Actual cost
<b>Regular care partially refunded by social security</b>				
X-Rays, Lab fees, technical medical acts	100%	100%	125%	150%
Consultations with GPs and specialists	100%	100%	125%	150%
Medical auxiliaries (nurse, physiotherapist)	100%	100%	125%	150%
Medical transport (excluding hospitalisation)	100%	100%	125%	150%
Vaccinations	Actual cost	Actual cost	Actual cost	Actual cost
Medical apparatus eg crutches excluding optical and hearing	100%	100%	125%	150%
Thermal cures	100%	100% + 75€	125% + 150€	150% + 200€
Medicines including homeopathy	100%	100%	100%	100%
<b>Care not accepted by social security, refund per insurance year</b>				
Prescribed medicines	-	10€	15€	20€

	Level 1	Level 2	Level 3	Level 4
<b>Examples of maximum refunds (S.S. + Allianz)</b>				
Visit to a Specialist (upon referral from a GP)	22 €	22 €	27.75€	33.50 €

<b>Optional 'serenity' reinforcement in the event of hospitalisation</b>	
Hospitalisation in registered and non-registered establishments France	300%
Hospitalisation fees, operating theatre, medical transport	300%
Private room	100€/day
Hospital bed (forfait journalier),	Actual cost
Doctor's/consultant's/surgeon's fees in the event of hospitalisation	300%
Other costs (TV, telephone)	5€/day (max 20 days per hospitalisation)

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Optional 'comfort' reinforcement for regular care not refunded by social security	
Supplement for prescribed medicines (homeopathy, nicotine patches etc)	50€
Alternative medicine (etiopath, dietician, acupuncturist, osteopath, chiropractor)	4 sessions at 25€
Tests, lab fees, prescribed X-rays eg amniocentesis	50€
Prescribed medicines	Actual cost

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<b>Optical/hearing</b>				
Frames and corrective lenses (accepted by S.S.)	-	Year 1 60€	Year 1 120€	Year 1 180€
Contact lenses (accepted or refused by S.S)	-	Year 2 90€	Year 2 150€	Year 2 210€
		Year 3 120€	Year 3 180€	Year 3 240€
Bonus with an Allianz network optician	-	50€ / year	50€ / year	50€ / year
Hearing Aid (max per year)	-	150€	300€	450€

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<b>Dental</b>				
Dental care accepted by S.S. including inlay only	100%	100%	150%	200%
Dental prosthesis accepted by S.S including inlay core	-	Year 1 100%	Year 1 150%	Year 1 200%
	-	Year 2 125%	Year 2 175%	Year 2 225%
	-	Year 3 150%	Year 3 200%	Year 3 250%
Bonus with an Allianz network dentist per 'smile' tooth (incisors, canines, premolars)	-	+30€	+30€	+30€
Rebasing of dentures: max refund	-	80€	80€	80€
Repair of dentures: max refund	-	Actual cost	Actual cost	Actual cost
Max refund per annum for dental prostheses accepted by S.S	-	800€	800€	800€

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<b>Examples of maximum refunds (S.S. + Allianz)</b>				
Standard dental prosthesis accepted by S.S	No refund	Yr 1 107.50€ Yr 3 161.25€	Yr 1 161.25€ Yr 3 215€	Yr 1 215€ Yr 3 268.75€