

# INTERNATIONAL MEDICAL AND ASSISTANCE PLAN

**GUARANTEES**

**oji** from

**mgen**★

# GUIDE TO GUARANTEES

## COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE PLAN



### **INTERNATIONAL COVER**

**International medical coverage and assistance for studies and travels abroad.**

In addition to comprehensive coverage of health expenses in France, ÔJI includes medical cover overseas. For study or leisure trips abroad, you benefit from high-quality medical cover regardless of distance, as well as built-in medical and administrative assistance.



### **+ EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER**

**Essential in countries where health care is expensive.**

In certain countries, the slightest health problem can be very expensive for you. In order to increase the level of coverage provided by the international cover included in ÔJI, it is advisable to take out EXTRA Complementary International Medical and Assistance Cover. Lower co-payments and deductibles, higher coverage maximum limits: go far with the MGEN complete package of benefits while you're outside France!



### **DID YOU KNOW?**

It is compulsory for you to have Social Security cover. Contact your Social Security centre to ensure that your rights will be maintained during your studies or travels abroad.

## ➤ ROUTINE HEALTHCARE

### ALL COUNTRIES (with some exceptions)

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- Coverage of 90% of actual expenses without co-payments and deductibles, up to the maximum limit for routine healthcare
- Maximum limit for routine healthcare (excluding dental work and optical equipment): €23,000/year

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- Coverage of **80% of the outstanding amount** after intervention of the international cover included in ÔJI (including deductibles) up to the maximum limit of the Extra Complementary International Medical and Assistance Cover
- Total maximum limit for routine healthcare (excluding dental work and optical equipment): €123,000/year (€23,000 included + **€100,000** with the Extra Complementary International Cover)

### EXCEPTIONS:

#### BRAZIL, MEXICO, CHINA, HONG KONG, SINGAPORE, JAPAN, SWITZERLAND

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- Coverage of 100% of medical expenses, subject to deduction of modest deductibles or co-payments for certain medical procedures
- Maximum limit for routine healthcare (excluding dental work and optical equipment): €23,000/year

#### Deductibles:

- **GP consultation:** €20 if bill ≥ €75
- **Specialist consultation:** €30 if bill ≥ €100
- **Emergency Room consultation (in hospital)** No deductible for Emergency Room consultation resulting in hospitalization
- **CT scan:** €100
- **MRI:** €100
- **Radiology procedures:** €20 if bill ≥ €90
- **Physiotherapy or “equivalent” treatments prescribed in the country by a doctor:** €20 for 10 sessions

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- Coverage of **80% of the outstanding amount** after intervention of the international cover included in ÔJI (including deductibles) up to the maximum limit of the Extra Complementary International Medical and Assistance Cover
- Total maximum limit for routine healthcare (excluding dental work and optical equipment): **€123,000/year** (€23,000 included + €100,000 with the Extra Complementary International Cover)

## ROUTINE HEALTHCARE

### EXCEPTION: USA

Within the network of health professionals accredited by IMA/MGEN INTERNATIONAL<sup>(1)</sup> and TCS, its partner in the USA<sup>(2)</sup>

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- **Exemption from advance payments:** TCS pays the entirety of the negotiated bill minus the excess and then contacts IMA and MGEN\*

\*If basic social coverage by MGEN and Caisse des Français de l'Étranger

**Coverage of 100% of the bill, subject to deduction of modest co-payments for certain medical procedures,** which the member pays directly to the health professional in the network and within the following maximum limits:

- Maximum limit for routine healthcare (excluding dental work and optical equipment): €23,000/year

- Total maximum limit for routine healthcare (excluding dental work and optical equipment): €123,000/year (€23,000 included + **€100,000** with the Extra Complementary International Cover).

**The co-payments defined below are stated on the card provided by TCS on arrival in the USA and therefore known to the member and to health professionals:**

- **GP** consultation: 60 USD
- **Specialist** consultation: 100 USD
- **Emergency Room consultation (in Hospital): 300 USD**  
No co-payment for Emergency Room consultation resulting in hospitalization
- **CT scan:** 300 USD
- **MRI:** 300 USD
- **Physiotherapy or "equivalent" treatments prescribed in the country by a doctor:** 40 USD for the complete session

- **GP** consultation: 15 USD
- **Specialist** consultation: 20 USD
- **Emergency** hospital consultation: 60 USD, the excess is not applied if the emergency consultation is followed by admission to hospital
- **CT scan:** 60 USD
- **MRI:** 60 USD
- **Physiotherapy or "equivalent" treatments prescribed in the country by a doctor:** 10 USD for the complete session

Outside the network in the USA: no exemption from advance payments or negotiated rates.

<sup>(1)</sup> IMA: Inter Mutuelles Assistance.

<sup>(2)</sup> TCS: Travel Care Services, our partner in the USA. It is essential to contact them upon arrival in the USA in order to be directed to the network of accredited establishments and professionals where exemption from advance payment of medical fees is possible.



### PLEASE NOTE:

If you are traveling to the United States, **you must complete the online registration** form provided on the website [www.travelcareservices.com](http://www.travelcareservices.com) in order to secure your rights within US territory and on the Inter Mutuelles Assistance website [www.ima.eu/fr/extranet\\_expatries/index.php](http://www.ima.eu/fr/extranet_expatries/index.php) in order to secure your rights related to international assistance/repatriation cover.

During the registration process, **ensure that you enter a valid postal address in the United States**, as this is where your Travel Care Services card will be sent. For students, after registration and verification of your rights, your mutual health insurer in France will be able to draw up a **waiver in English**.

## ➤ DENTAL TREATMENT

### ALL COUNTRIES

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- Coverage by MGEN only of unforeseeable or accident-related treatment (treatment + prostheses)
- Prostheses following an accident: cover of €397 maximum per prosthesis
- Unforeseeable treatment other than prostheses: 90% of actual expenses without co-payment

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- Coverage of **all** treatment and dental prostheses
- Additional benefit up to maximum of €500 per year

## ➤ OPTICAL EQUIPMENT (see details in the optical appendix of the mutual insurer rules)

### ALL COUNTRIES

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- Continued provision of the optical cover provided in France (multiplication of equipment in two countries is not possible)

Example for ÔJI RÉFÉRENCE:

- Frames = flat rate of €60
- Single-vision glasses\* low and medium correction = €60 per lens
- Single-vision glasses\* high correction = €140 per lens
- Lenses, whether reimbursed or not by Social Security, = €110 per year, then Patient's co-payment (out-of-pocket costs) beyond this flat rate

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

Additional benefit up to maximum of **€150 per year** (glasses, lenses, frame)

\* Reimbursement limited to the purchase of equipment composed of one set of frames and two lenses per two-year period as of the membership date. By way of derogation, this period is reduced to one year in the case of renewal of the equipment justified by changes in eyesight.

## HOSPITALIZATION

In the event of hospitalization, the member should contact the number indicated on the card, which varies according to the country, to be directed to an establishment accredited by IMA/MGEN International, guaranteeing the quality of treatment, equipment, doctors, etc.

### ALL COUNTRIES In accredited hospitals in the network

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- **Exemption from advance payments**
- Coverage of 100% of actual expenses, up to the maximum limit for hospitalization
- Maximum limit per hospitalization: €150,000

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- Coverage of **80% of the outstanding amount** after intervention of the international cover included in ÔJI (including deductibles) up to the maximum limit of the Extra Complementary International Medical and Assistance Cover
- **Total maximum limit per hospitalization : €250,000** (€150,000 as an inclusion + €100,000 with Extra Complementary International Cover)

IMA, via its doctors, checks the diagnosis, the relevance of the envisaged treatment in view of the diagnosis, negotiates the quote for the treatment, then pays the invoice directly to the hospital.

In the event of an accident on public roads and transfer by the emergency services to an establishment which is not part of the IMA/MGEN INTERNATIONAL network, IMA will contact the hospital, verify the quality and safety of the establishment, have the diagnosis communicated, verify the envisaged treatment, and negotiate the quotation for treatment.

- If the quality of the hospital is deemed insufficient, IMA will arrange transfer to an establishment within its network. IMA will cover the bill for the first establishment, for the transfer costs, and then for the network establishment.
- If the hospital refuses to apply the rates which IMA obtains within its network and if the patient's condition allows, IMA will arrange transfer to an establishment within its network.
- If the rates and the quality of treatment are similar to an establishment within its network, the patient will remain in the establishment, IMA will arrange direct payment, to the hospital and the patient will not have to pay any charges up front.

### ALL COUNTRIES Outside a hospital establishment in the network, as a result of the deliberate choice of the member (excluding emergency transfer)

#### ÔJI INTERNATIONAL MEDICAL COVERAGE

- No cover by IMA is possible, and therefore no medical check or payment by IMA. Members must make the entire payment to the establishment, then arrange reimbursement through their standard system\*, then by MGEN
- Coverage of 70% of actual expenses, up to the maximum limit per hospitalization: €75,000

#### + EXTRA COMPLEMENTARY INTERNATIONAL MEDICAL AND ASSISTANCE COVER

- Coverage of **80% of the outstanding amount** after intervention of the international cover included in ÔJI (including deductibles) up to the maximum limit of the Extra Complementary International Medical and Assistance Cover.
- **Total maximum limit per hospitalization: €125,000** (€75,000 as an inclusion + €50,000 with Extra Complementary International Cover)

\* Compulsory Social Security Health Coverage or Basic Social Coverage: Student Social Security Centre, CPAM, etc.

**OUTPATIENT TREATMENT:** any surgical or exploratory procedure or treatment which requires monitoring in a hospital environment even for a short period (admission, medical procedure and discharge potentially on the same day) is covered by your hospitalization guarantee. The following are considered as outpatient treatment:

- surgical procedures performed under anaesthetic
- endoscopic explorations under anaesthetic
- special injectable treatments (chemotherapy, dialysis, etc.)

Treatments performed in a hospital but which could have been performed by a primary care practitioner are covered under the Routine Healthcare guarantee (see pages 3 and 4).





## **ONLINE ACCOUNT:**

Your Online Account makes your mutual health insurance much easier to manage. Quick to set up, accessible 24/7... so convenient!

- **View your reimbursements**
- **Update your personal information: address, bank details, etc.**
- **Find useful contact information**

Your Online Account is also accessible via smartphone.

- **Download the app from Google Play or the App Store**



## ▶ INTER-MUTUAL ASSISTANCE ASSISTANCE GUARANTEES

### **MEDICAL TRANSFER**

If decided by doctors, transfer to the nearest suitable medical centre able to provide the appropriate treatment, or if necessary to the place of your studies or to France. Coverage of a recovery period before return to your home if medically justified (€50 per overnight stay for 7 nights maximum).

### **RETURN TO DOMICILE**

Coverage of return to domicile (country of origin or expatriation) of the beneficiary following a medical transfer. The domicile is considered as the legal and official place of residence of the beneficiary.

### **MEDICAL AND HOSPITAL GUIDANCE**

Provision to the beneficiaries of a network of selected and accredited hospital establishments around the world, enabling optimal medical and hospital guidance for the beneficiaries, on prior telephone call.

### **HOSPITAL MEDICAL EXPENSES**

In the country of residence, advance of hospital or outpatient medical expenses, within the limits of the MGEN mutual insurer rules (€150,000 max without Extra Complementary International Cover, €250,000 max with Complementary International Cover). Outside the country of residence, other than France (mainland France, overseas departments, Andorra and Monaco), advance of medical expenses or out-patient treatment only for medical events which are sudden and unforeseeable or accidental.

### **VISIT BY A CLOSE FRIEND OR RELATIVE IN THE EVENT OF HOSPITALIZATION > 7 DAYS**

Coverage of the return ticket of a close friend or relative and their accommodation (€50 per night for 7 nights maximum) if the hospitalized patient is alone.

### **RESUMPTION OF TRIP**

Coverage of the travel costs required to resume the interrupted trip (with a maximum limit equivalent to the cost of return to domicile).

### **DISPATCH OF MEDICINES/PROSTHESES**

If unavailable in the place of expatriation, organization and coverage of their transfer by IMA.

### **ASSISTANCE IN THE EVENT OF DEATH**

- Coverage of the costs related to repatriation of the body of the beneficiary to the place of inhumation in France.
- Coverage of the return of eligible parties residing with the deceased or traveling with them.
- Coverage of the travel expenses of a close friend or family member (if presence required for formalities) and their accommodation (€50 per night for 7 nights max).

### **EARLY RETURN IN THE EVENT OF DEATH OR RISK OF DEATH**

Coverage of a return ticket for a beneficiary to enable them to attend the funeral in France, or to travel to the bedside of a family member (spouse or common-law partner, direct ascendant or direct descendant, brother or sister of the beneficiary).

### **SEARCH AND RESCUE FEES**

Coverage of costs (€15,000 max per event).

### **SEVERE WEATHER EVENT**

Coverage of accommodation costs (€50 per night for 7 nights max) in the event of being stuck in the location, and of return transfer to domicile.

### **THEFT, LOSS OR DESTRUCTION OF DOCUMENTS/ADVANCE OF FUNDS**

In the event of the loss or destruction of documents, information on procedures to be followed and advance of funds is possible (€1000 max).

### **LEGAL ASSISTANCE**

Advance of legal costs (€3000 max) and bail payments (€10,000 max).

### **HAND LUGGAGE**

In the event of medical transfer of a beneficiary, IMA will also repatriate their hand luggage (50 kg max).

### **INFORMATION SERVICE ABROAD**

Medical advice (diseases, vaccinations, medical network), Mobility Portal, practical information, language assistance, urgent messages, assistance certificates, etc.



## ▶ ASSISTANCE EXCLUSIONS

- **Routine healthcare:** other than in relation to the opening by IMA ASSURANCES of a “long-term illness” case (these are insured by MGEN in accordance with the provisions set out in its guarantees).
- **Dental care and optical equipment,** except where related to an accident and requiring hospitalization.
- **Medical expenses incurred in France:** these are insured by MGEN in accordance with the provisions set out in its guarantees.
- **Repatriation to France:**
  - for all types of treatment which is non-urgent and/or able to be performed in a hospital establishment within the network selected by IMA ASSURANCES in the place of residence of the beneficiary outside France
  - for scheduled hospitalization
  - in order to continue medical treatment begun in France before the beneficiary's departure from France
  - due to pregnancy (other than unforeseen complications)
  - due to medically assisted reproduction or voluntary termination of pregnancy
  - for spa treatments
  - for psychological disorders and problems.
- **Medical appointments and check-ups** outside the country of residence.
- **The purchase or hire** of air-conditioning equipment, humidifiers, aerosol devices and apparatus for physical exercise, the cost of personal comforts (radio, television, hairdressing, etc.).
- **Expenses related to sex change procedures,** treatments for sexual transformation, dysfunction or insufficiency, as well as subsequent consequences and costs.
- **Medical or paramedical treatments,** orthoses, prostheses, experimental treatments and any other product not prescribed during hospitalization and whose therapeutic character is not recognized under French legislation.
- **Plastic or reconstructive surgery treatments** requested for exclusively cosmetic reasons (other than interventions on wounds, malformations or lesions related to illnesses), well-being treatments, weight-gain and weight-loss programmes, and travel for therapeutic purposes.
- **Costs related to accidents resulting from practising a sport** in a professional capacity, practising or participating as an amateur in a race, competition, contest, rally or event requiring the use of a motorized land, air or aquatic vehicle.
- **Costs related to accidents resulting from the use as a pilot or passenger** of an ultralight aircraft, hang glider, flying wing, parachute or paraglider, kitesurfing, canyoning or diving.
- **Costs arising from the involvement of the beneficiary in fights** (except in the case of legitimate self-defense), crimes, or bets of any kind.
- **Expenses incurred by close friends or family members of the beneficiary** during their period of hospitalization, other than those provided for in this document.
- **Circumcision,** if performed before the thirty-first day after birth.
- **Personal services** (carer, home help, academic support, etc.) which may be required by the beneficiary following an accident or illness.
- **Repeat trips** (specific treatments or consultations) required subsequent to hospitalization or emergency transfer having required medical monitoring or organized by IMA ASSURANCES. (Treatments may however be insured by MGEN in accordance with the provisions set out in its guarantees).

## SUBROGATION

IMA ASSURANCES is subrogated for the amount of the cost of the assistance granted, in terms of the entitlements and legal action of the beneficiary in respect of third parties who, by their actions, have caused the damage giving rise to the coverage by IMA ASSURANCES; this means that IMA ASSURANCES may bring legal proceedings against the responsible party instead of and in place of the beneficiary, where it considers this to be appropriate.

## LIMITATION

Any legal action resulting from the assistance agreement is subject to a two-year period of limitation as of the event which gives rise thereto.

However, this period shall commence:

- In the event of reticence, omission, false or inaccurate declaration regarding the risk incurred, only on the day on which IMA ASSURANCES became aware thereof
- In the event of a claim, only on the day on which the beneficiaries became aware thereof, where they can prove that they were hitherto unaware thereof

Where legal action brought by the beneficiaries against IMA ASSURANCES results from a third-party claim, the period of limitation only commences on the day on which this third party has brought legal proceedings against the beneficiaries or has been indemnified by the latter.

The limitation shall be interrupted by any of the standard causes of interruption of limitation:

- Clear recognition by IMA ASSURANCES of the guarantee entitlement of the beneficiaries
- Legal proceedings, even for interim measures
- Protective measures taken under the terms of the Code of Civil Procedures or an act of enforcement

Interruption of the limitation of the action may, in addition, result from the designation of assessors following a claim or the dispatch of a registered letter with acknowledgement of receipt sent by IMA ASSURANCES to the beneficiaries with regard to the action for payment of the premium, and by the beneficiaries to IMA ASSURANCES with regard to payment of the indemnity.

By way of derogation to Article 2254 of the Civil Code, IMA ASSURANCES and the beneficiaries may not, even by joint agreement, either modify the limitation period, or add to the causes of suspension or interruption thereof.



## ➤ PRACTICAL INFO

For further information on your rights abroad before your departure contact **09 74 750 700** (free service + cost of call).

### **Specific to the United States:**

If you are travelling to the United States, you must complete the online registration form available on the website [www.travelcareservices.com](http://www.travelcareservices.com) in order to secure your rights in the US.

## **TO CONTACT YOUR ASSISTANCE SERVICE:**

- **Telephone:** +33 5 49 76 66 77
- **E-mail:** [ima.medical@ima.eu](mailto:ima.medical@ima.eu)
- **Mobility Portal:** via the IMA website [www.ima.eu](http://www.ima.eu) (Expatriates extranet)  
Username (your email address)  
Password (password sent by the application once your account has been created)



## FURTHER INFORMATION

@ **mgen.fr**  
your 24/7  
Online Account



Contact us on

**09 74 750 700**

Free service + cost of call

From France, local call charges apply. From abroad, international call charges apply, subject to agreements between Orange and international operators.

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