

Your health warranties

2024/2025

The reimbursement percentage is a combination of both social security and your supplemental health insurance combined. You can check how much social security reimburses you for each medical act thanks to the first chart.

	Security Social Rate	SS + Mut M <i>Starting from 14,34€/month</i>	SS + Mut L <i>Starting from 28,68€/month</i>	SS + Mut XL <i>Starting from 42,96€/month</i>
Everyday medicine				
General Practitioner / specialist (consultation visits) if part of OPTAM (A)	70%	100%	100%	150%
General Practitioner / specialist (consultation visits) if not part of OPTAM (A)	70%	100%	100%	130%
Prescriptions	15% to 65%	100%	100%	100%
Laboratory analysis	60%	100%	100%	100%
Radiology	70%	100%*	100%	100%
Nurses /physiotherapists / Speech therapists and other medical auxiliaries	60%	-	100%	100%
Medical equipment (Such as orthopaedics, small equipment, hair, ocular and breast prosthesis)	60%	-	100%	100%
Other equipment	60%	-	100%	100%
Technical medical acts / ultrasound if practitioner is part of OPTAM (A)	70%	-	100%	150%
Technical medical acts / ultrasound if practitioner is not part of OPTAM (A)	70%	-	100%	130%
Hydrotherapy	70% to 80%	-	100%	100%
Hearing aids				
Hearing aids (100% healthcare basket)	60%	-	Full coverage restricted to selling price limit	Full coverage restricted to selling price limit
Class II Hearing aids	60%	100%	100%	100%
Hospital stays				
Medical / maternity ward / surgical if practitioner is part of OPTAM (A)	80 to 100%	100%	100%	150%
Medical / maternity ward / surgical if practitioner is not part of OPTAM (A)	80 to 100%	100%	100%	130%
Daily hospital rate unlimited	-	€20/day	€20/day	€20/day
Daily psychiatric rate unlimited	-	€15/day	€15/day	€15/day
Private room Package (1)	-	-	-	€40/day
Hospital allowance (TV, phone, internet) (2)	-	-	€10/day	€15/day
Care flat rate	-	-	-	-
Birth or adoption flat rate (3)	-	€150/year	€150/year	€150/year
€24 contribution for serious medical procedures > €120	-	Included	Included	Included
Transportation costs	55%	-	100%	100%
Hospital stays – with hospitalization reinforcement + €4/month				
Medical/maternity ward/surgical if practitioner is part of OPTAM (A)	80 to 100%	No reinforcement in the Mut M	225%	275%
Medical/maternity ward/surgical if practitioner is not part of OPTAM (A)	80 to 100%		200%	200%
Care flat rate	-		€25/day	€25/day
Hospital allowance (TV, phone, internet) (2)	-		€30/day	€35/day
Private room Package (1)	-		€15/jour	€55/jour

Optical / dental				
Optical equipment basket 100% health – frame and lenses	-	-	Full coverage restricted to selling price limit	Full coverage restricted to selling price limit
Optical equipment – frames and lenses / contact lenses	60%	-	100%	200%
+ Simple equipment Package (1 frame + 2 simple lenses)	-	-	€50/2year	€130/2 year
+ Intermediate equipment Package (1 frame + 1 simple lens + 1 complex lens or very complex)	-	-	€125/2year	€205/2 year
+ Complex equipment Package (1 frame + 2 complex lenses or very complex)	-	-	€200/2year	€280/2 year
+ Contact lenses Package	-	-	€50/2year	€100/year
Dental care	60%	-	100%	200%
Care and prosthesis 100% health	-	-	Full reimbursem ent	Full reimbursem ent
Orthodontics	60%	-	125%	125%
Prosthetic acts (Inlays-Onlays, periodontology, bridge, mobile prostheses)	60%	-	125%	225%
Reimbursable prosthesis flat rate	60%	-	€50/year	€50/year
Optical / dental with optical/dental reinforcement + €8/month				
Optical equipment – frames and lenses / contact lenses	60%	No reinforcement in the Mut M	150%	250%
+ Simple equipment Package (1 frame + 2 simple lenses)	-		€100/2 year	€180/2 year
+ Intermediate equipment flat rate (1 frame + 1 simple lens + 1 complex lens or very complex)	-		€175/2 year	€255/2 year
+ Complex equipment Package (1 frame + 2 complex lenses or very complex)	-		€250/2 year	€330/2 year
+ Contact lenses Package	-		€100/ year	€150/ year
Dental care	60%		150%	250%
Orthodontics (+€80/ year flat fee)	60%		125%	125%
Periodontic flat fee - endodontic	-		€80/ year	€80/ year
Prosthetics	60%		150%	250%
Reimbursable prosthesis flat rate	60%		€130/year	€230/year
Health flat rate		€70/year	€200/year	€300/year
<i>Warning, your flat rate is only applied to the following services:</i>				
Any non-reimbursed contraception (5) Contraceptive pills, condoms, emergency contraception	-	€20	€40	€80
Auto test HIV (4)	-	€25	€25	€25
Pregnancy test (4)	-	€10	€10	€10

	Security Social Rate	SS + Mut M Starting from 14,34€/month	SS + Mut M Starting from 26€/month	SS + Mut M Starting from 39€/month
Health flat rate		€70/year	€200/year	€300/year
Warning, your flat rate is capped according to the following services:				
Alternative medicine (homeopathy, chiropractic, podiatrist, acupuncture, naturopathy, micro physiotherapy, hypnotherapy, sophrology) (4)	-	€20 per session (3 sessions per year)	€30 per session (3 sessions per year)	€30 per session (3 sessions per year)
Nutrition (nutritional check-up, nutritionist) (4)	-	€20	€40	€60
Sports (participation to sports practice) (4)	-	-	€30	€40
Non-reimbursable vaccine (5)	-	€40	€70	€100
Non-prescribed medication – self-medication (5)	-	€10	€20	€30
Sanitary protection (5)	-	€20	€40	€60
Osteopathy flat rate	-	€30	€30 per session in the limit of 2 sessions	€30 per session in the limit of 2 sessions
Psychologist consultation Package (5) (7)	-	-	€50/ year	€75/ year
Civil liability insurance and Europ Assistance (6)	Included	Included	Included	Included

The warranties include special schemes, in the limit of costs actually incurred and within the scope of the respect for the care pathway. If you are student who's less than 28 years old, you must prove your status by providing a copy of your student card or a certificate from the institution of higher education within one month of your membership. These prices include the amount of taxes paid to the State. The reimbursement rate of the complementary health insurance is based on the French Social Security reimbursement currently established since the General Meeting of 16/03/2024. Changes in social security reimbursement rates or bases following the publication of new decrees after this date shall not be binding on SMENO. Services are expressed as percentage of the social security reimbursement base in euros. Guarantees expressed as a percentage require and include the reimbursement of services by the mandatory Social Security system. Care excluded from coverage are specified in article 11 of the Mutualist Regulations. Mut L and Mut XL coverages are considered responsible in accordance with articles R871-1 and R871-2 of the Social Security Code modified by the decree n°2019-21 of 11/01/2019. All contractual provisions are specified in the Mutualist Regulations available on smeno.com. A one-month waiting period from the effective date will apply to the hospitalization portion of the Mut M with an effective date no earlier than 01/11/2024. * Not including ultrasound.

(A): OPTAM: Controlled Pricing Practices Option

1. The flat fee is limited to 21 days of care per day.
2. The flat fee is limited to 5 days of care per day and paid from the 2nd day of stay (1 day of deficiency for each stay)
3. Both parents have to be members of the mutual insurance for 10 months.
4. Flat fee paid on presentation of proof of nominative payment in the name of the member. Sport flat rate includes sports participation, registration to a race, coverage of gym membership.
5. Fractionable flat fee paid on presentation of proof of nominative payment in the name of the member. Contraceptive package including non-reimbursed pills, male and female condoms, ovulation tests, diaphragms. Self-medication packages including all medicines, hand sanitizer, surgical masks (except for personal care products such as cream, make-up). Sanitary protections package includes sanitary towel, tampons, cups, period panties, pantyliner.
6. Civil liability insurance for private life: contract n° 1743420304 subscribed with AXA France IARD (Registered office: 313, Terrasses de l'Arche - 92727 Nanterre Cedex. L.C. with a capital of €214 799 030. Company governed by the Insurance Code) through S2C C – Europarc Bât. D – 18, rue Jacques Réattu – 13009 Marseille – RCS Marseille B 39521464600022 – Insurance brokerage LLC. N° ORIAS 07 030 727. Europ Assistance: Company governed by the Insurance Code registered in the Nanterre Trade with the number 451366405. L.C. with a capital of € 35 402 786. Head office: 1, promenade de la Bonnette - 92230 GENNEVILLIERS. Agreement CN1
7. Lump sum paid on presentation of proof of payment in the member's name for the consultations listed above and/or carried out with a healthcare professional registered with the RPPS