

Company : SMENO

Product : Mut M

Statement that completes pre-contractual and contractual information on products is provided in other documents.
Premium amounts may increase annually every 1 October pursuant to the recommendations of the General Assembly.

● Insurance Type

This is a Supplementary Health Insurance or top-up plan for individuals. Your coverage is intended to cover reimbursements over and above those of your compulsory health insurance plan and to compensate you for all or part of the medical expenses brought on by illness, accident or maternity



Coverage

Benefits are paid subject to limits based on the coverage you choose and are listed in the Summary of Benefits and Coverage. They cannot exceed expenses incurred and you may have to cover amounts over the limits.

- ✓ Hospital stays and operating room costs
- ✓ General practitioner and specialist visits
- ✓ Medical analysis and radiology
- ✓ 15% Prescriptions, 50%, 65% covered by French Social Security
- ✓ €24 contribution for serious medical procedures costing more than €120
- ✓ €150 Natal Care Package
- ✓ Personal liability insurance and Europ Assistance
- ✓ Remote consultations
- ✓ Flat rate and psychiatry package (unlimited)
- ✓ Hearing aids device
- ✓ Health Package of €70/year



Not covered

- ✗ Care received outside the contract's validity period
- ✗ Optical fees
- ✗ Dental costs
- ✗ Healthcare in medical nursing homes, elderly patient-care homes or hospices
- ✗ Hospitalisation allowance
- ✗ Hospitalisation prior to or during the enrolment date
- ✗ Medical imaging
- ✗ Medical auxiliaries
- ✗ Private room plan
- ✗ Transportation costs
- ✗ Orthopaedics
- ✗ Small medical devices
- ✗ The French government-funded Plan Santé 100% / 100% reimbursement schemes
- ✗ All the benefits not provided for in the contract



Eclusions

- ! The €1 mandatory contribution and annual deductibles for medicine, paramedical acts and medical transportation
 - ! Moderator ticket markup and cost overruns if health expenses are performed outside the healthcare pathway
 - ! Costs beyond the regulatory ceilings for visits to physicians who do not adhere to the fees imposed by the French national health insurance fund
 - ! Healthcare prior to the enrolment date
 - ! Expenses not covered by French Social Security unless otherwise specified in the Summary of Benefits and Coverage
 - ! Cosmetic surgery
- Mandatory personal liability :**
- ! Damages resulting from a professional



Where am I covered ?

- ✓ Continental France for healthcare coverage.
- ✓ The guarantees are extended to medical procedures and costs incurred abroad, within the framework of the European Union or in a country that has signed a bilateral agreement with France, insofar as the compulsory health insurance scheme covers them. in charge.
- ✓ Worldwide for assistance services (excluding countries which are at war or known to be politically unstable) and for personal liability (for personal medical liability, the United States of America and Canada are excluded).



What are my obligations ?

- Truthfully answer the questions on the application form
- Report any new events, changes or risks as concern the contract
- Pay the premiums in accordance with the payment schedule selected when applying
- Provide all necessary supporting documentation for payment of policy services



When and how do I make payments?

You decide whether premiums are paid in a lump sum or in monthly instalments.
Monthly premiums are due on the 5th of every month.



When does coverage begin and end?

Coverage takes effect on the day after you enrol and on 1 October at the earliest, except for hospitalisation fees which have a one-month waiting period

However, this waiting period does not apply in the following cases:

- for children, if they are enrolled within their first three months after birth or adoption
- for any former beneficiary of a top-up or CSS plan who can present a Certificate of Cancellation of less than 3 months
- for any beneficiary who can demonstrate enrolment in a SMENO contract over the previous year

Coverage is one-year from the contract effective start date.



How do I cancel the contract?

Your contract term is for a one-year period from the effective date. You may terminate your contract at any time after this one-year period by sending a certified letter with acknowledgement of receipt to the insurance company.

You may terminate before the end of this one-year period in one of the following situations with supporting documentation.

- Membership in a compulsory collective contract
- Qualifying for Complémentaire Santé Solidaire (CSS), the French government-funded health insurance
- Going abroad (if the length of stay is longer than 3 months)
- Joining a régime spécial, a French special plan