

Expatriates  
never without  
your health insurance

ACS WORLD



*Wherever you are  
we are by your side*

*As international mobility develops, distances become shorter  
and the world gets smaller.*

*More and more of you are living abroad.*

*That is why we have designed comprehensive health insurance  
solutions that allow you to live the expatriate life  
with complete peace of mind.*

*For more than 30 years, ACS, the expatriate health insurance  
specialist, has been covering the risks incurred by this new,  
nomadic way of life.*

*In a changing world, ACS moves with you!*



**Didier DA RIN**  
Chairman

# What do we offer?

## Full cover

Whether you are single, married, or have children, ACS Health Insurance Programs have the cover to meet your needs:

- Medical expenses
- Assistance/Repatriation, 24/7
- Accidental death and disability covers
- Family civil liability

For a complete list of benefits, please ask your broker.

## Effective management

Each customer is unique and ACS offers rapid and personalized management to each of you.

## Our partner Allianz

The proposed benefits are covered by the ALLIANZ Group:

- One of the 1<sup>st</sup> insurers in the world
- 144 000 employees throughout the world
- 78 million insured in over 70 countries
- Standard & Poor's rating: AA



# ACS World programs



## Specially designed for expatriates anywhere in the world

- You choose the desired expatriation zone, and the desired level of coverage.
- These programs can be subscribed before you reach 65 years of age.
- Once accepted, ACS commits not to cancel your policy due to above average medical expenses, nor to raise your fee beyond the general annual premium increase.
- ACS World Expatriation Insurance programs are denominated in EUR.



AFRICA



AMERICA



EUROPE



# Why ACS World



## You are **our priority**

- For treatment, you are free **to choose** your doctors and hospitals.
- Whatever your expatriation zone is, in case of emergency or accident you are covered all over the world.
- Your benefits are covered by **ALLIANZ**, one of the largest insurers worldwide.
- ACS is at your service to provide you with constantly evolving solutions.

## Health expenses can be **very expensive**

Some real life examples :

- 24 hour hospitalization for severe flu in Mexico : **EUR 550**
- 6 day hospitalization for high fever and suspicion of dengue in Cambodia : **EUR 2 700**
- Abdominal scan in Australia : **EUR 619**
- Colonoscopy in the UK : **EUR 2 587**
- Pediatrician consultation in Belgium : **EUR 105**
- Motorbike accident with multiple fractures in Thailand : **EUR 135 000**



ASIA



OCEANIA

More than  
30 years  
of experience

# Your cover at a glance

## Must-have health cover

### OUR PACKAGED INSURANCE PLANS

**Comfort:** 100% of real expenses in case of hospitalization, and 80% refund for routine medical expenses + vision + dental

**Excellence:** 100% of real expenses in case of hospitalization, and 90% refund for routine medical expenses + vision + dental

**Excellence plus:** 100% of real expenses in case of hospitalization, and 100% refund for routine medical expenses + vision + dental

### OUR CUSTOMIZED INSURANCE PLANS

**Module 1:** hospitalization only

**Module 2:** hospitalization + routine medical expenses  
+ optical expenses

Maximum limit per beneficiary per year of 250 000 Euros or 500 000 Euros.  
First euro coverage for your medical expenses.

## Optional covers we recommend

### Assistance

- Repatriation
- Medical transportation
- Repatriation of the mortal remains in the event of death

### Public Liability

Essential for dealing with the financial consequences of any damage you or your family may cause

### Death and disability covers

- Lump sum in case of death
- Daily allowance and invalidity benefits

Tailor made  
protection  
for you

# Getting refunded is fast and easy



*See the doctor of your choice for your medical consultations.*



*Then, send your paid bills to our claim department. Claims can be submitted by email.*



*Our team of doctors will review your bills and promptly process your claim.*



*Real time online access to your reimbursement statements.*



*Receive your refund in more than 100 currencies. We pay for all bank charges.*

**Direct  
settlement in  
the event of  
hospitalization**



# Essential health cover

Healthcare benefits - Our packaged insurance plans

(outside of France)

Coverage level	Comfort	Excellence	Excellence Plus
<b>HOSPITALIZATION</b> (with prior consent)			
<b>Maximum limit per beneficiary per calendar year</b>	<b>EUR 500 000</b>	<b>EUR 1 000 000</b>	<b>EUR 1 000 000</b>
Medical hospitalization	100% of actual expenses	100% of actual expenses	100% of actual expenses
Surgical hospitalization			
Hospitalization ancillary expenses			
Private room	100% of actual expenses, limited to EUR 100/day	100% of actual expenses, limited to EUR 150/day	100% of actual expenses, limited to EUR 200/day
Organ graft	100% of actual expenses	100% of actual expenses	100% of actual expenses
Psychiatry	100% of actual expenses, limited to EUR 1 500/year	100% of actual expenses, limited to EUR 3 000/year	100% of actual expenses, limited to EUR 3 000/year
Accompanying bed for hospitalization of a child under 16 years	100% of actual expenses, limited to EUR 25/day	100% of actual expenses, limited to EUR 50/day	100% of actual expenses, limited to EUR 60/day
Day surgery	100% of actual expenses	100% of actual expenses	100% of actual expenses
Mandatory preoperative consultations (surgeon and anesthetist)	100% of actual expenses	100% of actual expenses	100% of actual expenses
Outpatient care following hospitalization (90 days following hospitalization)	100% of actual expenses, limited to EUR 1 000	100% of actual expenses, limited to EUR 1 000	100% of actual expenses
Home nursing	100% of actual expenses, limited to EUR 1 000/year	100% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 2 500/year
Cancer treatment	100% of actual expenses	100% of actual expenses	100% of actual expenses
Physical therapy immediately following hospitalization	100% of actual expenses, limited to EUR 1 000/year	100% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 2 500/year
Local emergency transport by ambulance	100% of actual expenses	100% of actual expenses	100% of actual expenses
Emergency dental treatment following an accident	100% of actual expenses	100% of actual expenses	100% of actual expenses
Out of zone of coverage (trip of up to 7 weeks): hospitalization resulting from an emergency	100% of actual expenses	100% of actual expenses	100% of actual expenses
<b>ROUTINE MEDICAL EXPENSES</b>			
Generalist and specialist fees	80% of actual expenses, limited to EUR 50/session	90% of actual expenses, limited to EUR 100/session	100% of actual expenses, limited to EUR 120/session
Analyses, radiology, scans	80% of actual expenses	90% of actual expenses	100% of actual expenses
MRI (with prior consent)	80% of actual expenses	90% of actual expenses	100% of actual expenses
Prescribed medication and vaccines	80% of actual expenses	90% of actual expenses	100% of actual expenses
Prescribed medical auxiliaries	80% of actual expenses	90% of actual expenses	100% of actual expenses
Physiotherapy, chiropractor, osteopath, homeopath and acupuncturist (with prior consent)	80% of actual expenses, limited to EUR 50/session and EUR 500/year	90% of actual expenses, limited to EUR 50/session and EUR 1 000/year	100% of actual expenses, limited to EUR 60/session and EUR 1 200/year
Prescribed speech therapy and orthoptics (with prior consent)	80% of actual expenses, limited to EUR 50/session and EUR 500/year	90% of actual expenses, limited to EUR 50/session and EUR 1 000/year	100% of actual expenses, limited to EUR 60/session and EUR 1 200/year
Prescribed medical prostheses (with prior consent)	80% of actual expenses, limited to EUR 1 000/year	90% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 2 500/year
Spa treatments (with prior consent)	Not covered	EUR 25/day max. 20 day	EUR 25/day max. 20 day
<b>VISION</b>			
Prescribed spectacle lenses, frames and contact lenses	80% of actual expenses, limited to EUR 150/year	90% of actual expenses, limited to EUR 300/year	100% of actual expenses, limited to EUR 450/year
<b>DENTAL</b>			
<b>Maximum limit per beneficiary for 12 months of membership</b>	<b>EUR 1 000</b>	<b>EUR 2 000</b>	<b>EUR 2 500</b>
Dental care	80% of actual expenses	90% of actual expenses	100% of actual expenses, limited to EUR 1 000/year
Orthodontics (child under 16 and with prior consent)	Not covered	90% of actual expenses, limited to EUR 500/year	100% of actual expenses, limited to EUR 600/year
Dental prostheses, including inlays, onlays, implants (with prior consent)	80% of actual expenses, limited to EUR 150/ tooth	90% of actual expenses, limited to EUR 300/ tooth	100% of actual expenses, limited to EUR 500/ tooth
<b>MATERNITY</b> (with prior consent)			
Childbirth expenses	100% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 4 000/year	100% of actual expenses, limited to EUR 5 000/year
<b>CHECK-UP</b>			
Complete health check-up cover	Not covered	100% of actual expenses, limited to EUR 300 (1 every 3 years)	100% of actual expenses, limited to EUR 300 (1 every 3 years)



# Essential health cover

Healthcare benefits - Our customized insurance plans

(outside of France)

Coverage level	Module 1	Module 2
HOSPITALIZATION (with prior consent)		
Maximum limit per beneficiary per calendar year	EUR 1 000 000	EUR 1 000 000
Medical hospitalization	100% of actual expenses	100% of actual expenses
Surgical hospitalization		
Hospitalization ancillary expenses		
Private room	100% of actual expenses, limited to EUR 150/day	100% of actual expenses, limited to EUR 150/day
Organ transplant	100% of actual expenses	100% of actual expenses
Psychiatry	100% of actual expenses, limited to EUR 3 000/year	100% of actual expenses, limited to EUR 3 000/year
Accompanying bed for hospitalization of a child under 16 years	100% of actual expenses, limited to EUR 50/day	100% of actual expenses, limited to EUR 50/day
Day surgery	100% of actual expenses	100% of actual expenses
Mandatory preoperative consultations (surgeon and anesthetist)	100% of actual expenses	100% of actual expenses
Cancer treatment	100% of actual expenses	100% of actual expenses
Outpatient care following hospitalization (90 days following hospitalization)	100% of actual expenses, limited to EUR 1 000/year	100% of actual expenses, limited to EUR 1 000/year
Home nursing	100% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 2 000/year
Physical therapy immediately following hospitalization	100% of actual expenses, limited to EUR 2 000/year	100% of actual expenses, limited to EUR 2 000/year
Local emergency transport by ambulance	100% of actual expenses	100% of actual expenses
Emergency dental plastic surgery following an accident	100% of actual expenses	100% of actual expenses
Out of zone of coverage (trip of up to 7 weeks): hospitalization resulting from an emergency	100% of actual expenses	100% of actual expenses
ROUTINE MEDICAL EXPENSES		
Generalist and specialist fees	NOT COVERED	90% of actual expenses, limited to EUR 100/session
Analyses, radiology, scans		90% of actual expenses
MRI (with prior consent)		90% of actual expenses
Prescribed medication and vaccines		90% of actual expenses
Prescribed medical auxiliaries		90% of actual expenses
Physiotherapy, chiropractor, osteopath, homeopath and acupuncturist (with prior consent)		90% of actual expenses, limited to EUR 50/session and EUR 1 000/year
Prescribed speech therapy and orthoptics (with prior consent)		90% of actual expenses, limited to EUR 50/session and EUR 1 000/year
Prescribed medical prostheses (with prior consent)		100% of actual expenses, limited to EUR 2 000/year
Spa treatments (with prior consent)		EUR 25 / day max. 20 day
VISION		
Prescribed spectacles lenses, frames and contact lenses		90% of actual expenses, limited to EUR 300/year
DENTAL	NOT COVERED	NOT COVERED
MATERNITY (with prior consent)		
CHECK-UP		

# Optional benefits



## Assistance and public liability cover

WHAT IS COVERED		AMOUNT COVERED
<b>REPATRIATION ASSISTANCE</b>		
Repatriation or medical transportation		Actual expenses
Transportation of the body in the event of death:	Repatriation of the body	Actual expenses
	Funeral expenses required for transportation	EUR 1500
	Repatriation of other family members	Ticket (one way only)
Return of the insured to the country of expatriation after «consolidation»		Ticket (one way only)
Early Return		Ticket (round trip)
Psychological support		3 telephone interviews per insured person
<b>PUBLIC LIABILITY</b>		
Physical injury, material or consequential loss		EUR 4 500 000
Material and consequential loss only		EUR 150 000
Excess per claim		EUR 150



For any questions you may have,  
please contact your expatriate insurance expert

This brochure is non-contractual.  
For a detailed presentation of the contractual conditions of ACS World products,  
please refer to the information booklet provided by your broker.

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