

# GÉNIUM®

The supplementary health insurance genie



Make your wishes, GÉNIUM® Monaco will grant them!

1<sup>st</sup>  
wish

## CONSISTENT COVERAGE

6 plans from 100% to 400%,  
to meet all your needs.

2<sup>nd</sup>  
wish

## QUALITY OF SERVICE

A dedicated management  
team with knowledge of  
all the specific features of  
Monaco's social security  
schemes.

3<sup>rd</sup>  
wish

## FAMILY

Family members under the  
French social system can  
benefit from the contract's  
guarantees.

[WWW.SUISSCOURTAGE.COM](http://WWW.SUISSCOURTAGE.COM)

 **SUISSCOURTAGE**  
ASSURANCES  
JV PASTOR GROUP Broker at LLOYDS

With GÉNIUM®, you will benefit from a highly attentive team, better advice on tailored services, and great plans.

# THE DIFFERENT PLANS OFFERED BY GÉNIUM® MONACO

TABLE OF GUARANTEES GENIUM® MONACO		FORMULAS						
		G1	G2	G3	G4	G5	G6	
HOSPITALIZATION	Fees	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Hospital accommodation	100% RB	100% RB	100% RB	100% RB	100% RB	100% RB	
	Daily charge	actual cost	actual cost	actual cost	actual cost	actual cost	actual cost	
	Foreign hospital expenses	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Private room (4)	€35/day	€45/day	€80/day	€120/day	€130/day	€150/day	
	Extra bed (5)	€15/day	€15/day	€15/day	€15/day	€15/day	€15/day	
	Transport	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
FEES	Consultations and visits (generalist/specialist)	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Radiology	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Tests	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Auxiliary services	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Devices - Reimbursed orthopedic devices (excluding hearing devices)	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Prostheses, devices	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Hearing aids	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Hearing aids - Package	-	-	-	-	€250	€300	
PHARMACY	Medicines, homeopathy	100% RB	100% RB	100% RB	100% RB	100% RB	100% RB	
	Prescriptions which are not covered	-	€50	€50	€50	€50	€50	
WELLBEING	Alternative medicine (1)	-	€80	€100	€125	€150	€200	
	Prevention package (2)	-	€50	€50	€50	€50	€50	
	Non-reimbursed contraception (3)	-	€20	€20	€20	€20	€20	
VISION	Optical care	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
	Glasses, frames and lenses	-	€100	€150	€200	€300	€400	
	Laser surgery, refractive surgery (per eye)	-	-	-	€150	€175	€200	
DENTAL	Reimbursed dental care	100% RB	100% RB	100% RB	120% RB	150% RB	200% RB	
	Dental prostheses	100% RB	150% RB	200% RB	250% RB	300% RB	400% RB	
	Prosthesis non refundable (B.R.R) reconstituted reimbursement basis	100% RB	150% RB	200% RB	250% RB	300% RB	400% RB	
	Reimbursement limit for prostheses	Years 1 and 2	-	-	€800	€1,000	€1,200	€1,500
		Years 3 +	-	-	€1000	€1,500	€2,000	€3,000
	Dental implants	-	€150	€200	€250	€300	€400	
	Reimbursed orthodontics	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB	
Non-reimbursed orthodontics	100% RB	120% RB	150% RB	200% RB	300% RB	400% RB		
OTHER	Birth package (registered within two months)	€180	€180	€180	€180	€180	€180	
	Funeral package (specify spouse, child +12 subscribed to the contract)	€500	€500	€500	€750	€1,000	€1,500	
	Spa treatment	100% RB	100% RB	100% RB	100% RB	100% RB	100% RB	
	Contribution to spa treatments	-	€100	€150	€200	€250	€300	
	Assistance (6)	included						

(1): Alternative medicine: consultations with an osteopath, chiropractor, acupuncturist, homeopath, psychomotor therapist, sophrology, sexologist

(2): Non-reimbursed vaccines, stop smoking treatment, bone densitometry, nutritionist, dietician

(3): Microdose contraceptive pills, condoms

(4): Limited to 30 days per stay in psychiatric or convalescence facilities

(5): Limited to 30 days per for accompanying a child under 14

(6): Health Assistance **4272** - T. : 01 45 16 85 10

Benefits are expressed as a percentage of the basis for reimbursement in the mandatory scheme up to the limit of costs actually incurred, including mandatory scheme reimbursement – fixed costs/year/beneficiary.

For our legal mentions, please consult <https://www.suisscortage.com/language/en/statutory-notice/>

[WWW.SUISSCORTAGE.COM](http://WWW.SUISSCORTAGE.COM)

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