



SANO CONCEPT

Frontalier



A comprehensive health insurance solution specifically adapted to the requirements of Swiss cross border workers

Frontalier

The policy which evolves with you
and meets all your requirements !

You live in France and work in Switzerland? Therefore you need insurance for health care both close to your home and to your place of work.

The Frontalier policy provides you with an optimal reply to your requirements by proposing traditional health insurance as of the first Euro for all medical care in France and full insurance for major treatment in Switzerland (hospitalization, emergency care).

The Frontalier policy strong points

- + You can choose between several levels of guarantees, from the lowest to the highest
- + No waiting period for optical or dental care, ordinary treatment and prosthetics
- + An extended direct settlement system
- + A competitive and unisex cross border worker tariff for men and women

A progressive policy !

If, in the future, you no longer work in Switzerland, your policy will automatically supplement reimbursements from your compulsory French scheme. You can maintain your cross border worker insurance and therefore continue to benefit from your coverage. Your interest :

- you maintain your customary hospitalization care in Switzerland if you so wish
- you maintain your seniority and therefore all related insurance benefits
- you enjoy a 40% reduction for your premiums*

If you go back to work in Switzerland, your policy will again refund you as of the first Euro further to simple declaration ; you will not be required to fill in a new health questionnaire.

* Based on the insured party's age when policy guarantees or affiliation to a compulsory French scheme takes effect.



Insure your family with your policy.

The Frontalier policy also covers your family whether they belong to a compulsory French scheme or not. Accordingly, you all benefit from the same coverage in both France and Switzerland.

Further information : option right reform

In principle, the option right enjoyed by Swiss employees who reside in France will be abolished on May 31, 2014. As of this date, anybody who has Swiss cross border worker status will have to become affiliated to either the French or the Swiss social system.

The Frontalier policy anticipates this legislative evolution. In point of fact, if you decide to become affiliated to the compulsory French scheme, you will be able to maintain your policy and continue to benefit from your guarantees in addition to reimbursements from your compulsory scheme.

Advantageous guarantees !

The Frontier policy offers a wide range of guarantees which comply with your customary medical care in both France and Switzerland.

Optimal insurance coverage due to 5 levels of guarantee



In France :

- The Frontier policy allows you to cover all or part of your medical or hospitalization consultation costs (accident, illness or maternity) and consultations' extra-billing.
- The Frontier policy offers increased dental and optical guarantees.



In Switzerland :

- If you are hospitalized in a clinic which is not under the APDRG system, we take charge of your hospitalization costs up to EUR 1 800 per day, including the admission fee invoiced for each hospitalization in Switzerland, restricted to EUR 393.
- A fixed amount in the event of unexpected treatment.

Insurance coverage which makes you want to stay !

For the same tariff, enjoy up to 30% of additional guarantees for optical and dental care after 3 years.

Immediate coverage

The Frontier policy is one of the rare health insurance policies for cross border workers which has no waiting period for all important treatment (optical, dental, ordinary medical care and prosthetics).

Services designed for your comfort

With cross border worker insurance, benefit from a policy which offers many free services :

- Direct settlement system with more than 95 000 French practitioners.
- Assistance for Swiss employees (repatriation to your residence, child care, home helper, legal protection, assistance if you are attacked...).

Very competitive tariffs for the cross border worker...

From

**EUR 2.43
per day !⁽¹⁾**

A

**highly competitive
tariff for women**



Most of insurers have two specific tariffs for men and women. With the SANO Frontier plan, you benefit from an unisex tariff.

...and, for those who are affiliated to the compulsory French scheme

a 40% reduction⁽²⁾



(1) 2011 tariffs for a frontier-worker aged under 25 for level 1.

(2) Based on the Insured party's age when policy guarantees or affiliation to a compulsory French scheme takes effect.



Benefits

Benefits are expressed as a percentage of the Social Security reimbursement base and restricted to costs actually incurred. For persons who are affiliated to a compulsory French scheme, these services are expressed further to compulsory scheme deductions. Fixed amounts are valid once for each subscription year per insured party and cannot be carried forward from one year to the next. Subscription is possible up to the age of 65.

BENEFITS	Level 1	Level 2	Level 3	Level 4	Level 5
 Treatment in France					
Hospitalization (in accredited sector)					
Surgical fees	100 %	125 %	150 %	200 %	300 %
Fixed amount for an individual room (maternity included) (per day)	-	25 €	35 €	45 €	55 €
Stay costs	Costs actually incurred				
Convalescent home and assimilated (fixed daily amount included)	100 % during :				
	20 days	25 days	30 days	35 days	40 days
Psychiatric hospitalization	100 % during 60 days				
Hospitalization (in accredited and non-accredited sectors)					
Fixed daily amount (per day)	Costs actually incurred				
Fixed amount for an accompanying person (per day)	15 €	20 €	25 €	30 €	35 €
Pharmacist					
Medicines with price label (for the Social Security)	100% of Costs actually incurred				
Fixed amount for vaccines	10 €	15 €	20 €	25 €	30 €
Ordinary treatment					
Consultations and visits	100 %	125 %	150 %	200 %	300 %
Ordinary medical treatment, outpatient care and radiology	100 %	125 %	150 %	200 %	300 %
Medical auxiliaries/analyses	100 %	125 %	150 %	200 %	300 %
Prosthetics	50 €	100 €	150 €	200 €	250 €
Transport	100 %				
Dental care					
Dental treatment	100 %	125 %	150 %	175 %	200 %
Prosthetics and orthodontics, reimbursed by the Social Security or otherwise, treatment beyond nomenclature :					
Fixed annual amount for the first 2 years	300 €	400 €	500 €	600 €	700 €
Fixed amount from the 3 rd year	400 €	500 €	600 €	700 €	800 €
Optical treatment					
Frames, lenses and contact lenses (including disposable) :					
Fixed annual amount for the first 2 years	125 €	175 €	225 €	275 €	325 €
Fixed amount from the 3 rd year	175 €	225 €	275 €	325 €	375 €
Miscellaneous benefits					
Fixed amount for giving birth/adoption	-	100 €	150 €	175 €	200 €
Fixed amount for thermal cure	-	200 €	250 €	300 €	350 €
 Treatment in Switzerland					
Hospitalization					
Public hospitals under the APDRG* system	Costs actually incurred restricted to 100% of the APDRG tariff of the Hôpital Cantonal of Geneva				
Private and semi-private clinics, public hospitals which are not under the APDRG system (fixed amount per day)	1 000 €	1 200 €	1 400 €	1 600 €	1 800 €
Admission fee per hospitalization	393 €	393 €	393 €	393 €	393 €
Hospitalization-related transport	Costs actually incurred				
Rehabilitation home and assimilated (subsequently to hospitalization)	300 € per day during:				
	20 days	25 days	30 days	35 days	40 days
Unexpected treatment in Switzerland	Fixed amount of 75 € per year of subscription and person insured				
Unexpected treatment abroad					
Fixed amount for hospitalization (per day, restricted to 60 days)	1 300 €	1 300 €	1 300 €	1 300 €	1 300 €
Prescribed medical care and medicines	50% of Costs actually incurred		60% of Costs actually incurred		70% of Costs actually incurred

Monthly premiums for 2011



Premiums including taxes expressed per insured party and according to age on the date when guarantees take effect. To calculate the premium, the insured party's status, age and desired level of insurance coverage are taken into account. It should be noted that the insured party's age results from the difference between the insurance coverage enforcement date and the date of birth.

Premiums if you are not affiliated to the Social Security					
	Level 1	Level 2	Level 3	Level 4	Level 5
Age from 18 to 24	73,86 €	89,83 €	102,31 €	112,20 €	124,80 €
Age from 25 to 29	85,14 €	103,54 €	112,54 €	125,97 €	140,77 €
Age from 30 to 34	93,15 €	113,28 €	123,79 €	141,42 €	156,00 €
Age from 35 to 39	99,35 €	120,83 €	136,17 €	158,76 €	173,16 €
Age from 40 to 44	110,28 €	126,99 €	149,79 €	173,05 €	190,48 €
Age from 45 to 49	122,42 €	140,96 €	164,77 €	188,63 €	209,52 €
Age from 50 to 54	135,88 €	156,47 €	181,24 €	205,60 €	230,47 €
Age from 55 to 59	150,83 €	173,68 €	199,37 €	224,11 €	253,52 €
Age from 60 to 65	167,42 €	192,79 €	219,30 €	244,28 €	278,87 €
Children from 0 to 20	67,08 €	76,96 €	93,08 €	102,96 €	114,40 €
Children aged over 20 ⁽¹⁾	73,86 €	89,83 €	102,31 €	112,20 €	124,80 €

40 % reduction⁽²⁾ for your non-affiliated premium !

Premiums if you are affiliated to the Social Security					
	Level 1	Level 2	Level 3	Level 4	Level 5
Age from 18 to 24	44,32 €	53,90 €	61,38 €	67,32 €	74,88 €
Age from 25 to 29	51,09 €	62,13 €	67,52 €	75,58 €	84,46 €
Age from 30 to 34	55,89 €	67,97 €	74,27 €	84,85 €	93,60 €
Age from 35 to 39	59,61 €	72,50 €	81,70 €	95,26 €	103,90 €
Age from 40 to 44	66,17 €	76,20 €	89,87 €	103,83 €	114,29 €
Age from 45 to 49	73,45 €	84,58 €	98,86 €	113,18 €	125,71 €
Age from 50 to 54	81,53 €	93,88 €	108,75 €	123,36 €	138,28 €
Age from 55 to 59	90,50 €	104,21 €	119,62 €	134,46 €	152,11 €
Age from 60 to 65	100,45 €	115,67 €	131,58 €	146,57 €	167,32 €
Children from 0 to 20	40,25 €	46,18 €	55,85 €	61,78 €	68,64 €
Children aged over 20 ⁽¹⁾	44,32 €	53,90 €	61,38 €	67,32 €	74,88 €

(1) Children are insured until 31/12 of their 25th birthday.

(2) Based on the insured party's age when policy guarantees or affiliation to a compulsory French scheme takes effect.

Example

Mr. and Mrs Praz live in Annecy. Mrs Praz, 34, works in Switzerland and Mr. Praz, 37, is affiliated to the Social Security. They take out level 2 insurance :

Monthly premium including taxes for Mrs Praz : EUR 113.28

Monthly premium including taxes for Mr. Praz : EUR 72.5

Total monthly premium including taxes : EUR 185.78
(i.e. an annual premium including taxes of EUR 2229.36)





▶ Don't advance costs any more !

Thanks to the direct settlement system, you no longer have to advance costs for any of your medical care in France.

Each time you go to your chemist, optician or dentist, remember to present your direct settlement card.



▶ A secure online access to your account

Your personal account is available 7/7 days, 24h a day at www.april.fr ; you can consult your reimbursements, contributions, emails and exchanges with April Assurances, you can also request direct billing or an estimate.

You can directly modify your personal data online (change of address, telephone number...). or reprint your documents :

Quicker, more economic, more ecological.



▶ A gesture for the environment !

☺ statement : zero paper, 100% simplicity

By providing us with your e-mail address when you subscribe, you will receive your benefit statements online.

Reimbursement @lert : an email or SMS informs you of the amount of each reimbursement when made.



▶ Online Prevention Space

A website entirely dedicated to prevention on www.april.fr

Open to all, this website communicates a vast amount of health-related information, validated by the medical profession.

You will find files, quizzes, polls... recreational tools to optimise your health !

And for even more information, you can subscribe to the newsletter.



▶ APRIL Assistance

When taking out an April Assurances policy, you benefit from our Assistance :

In the event of hospitalization, we take charge of looking after your children or a dependent parent, but also the delivery of drugs and taking care of your pets.

If you suffer a prejudice, you can contact our legal assistance department which will help you obtain remedy.



Under its SANO Concept International brand, SANO Concept designs, advises and distributes innovative international health and protection insurance solutions for private and corporate customers.

Created in 2000 in Lausanne and now employing 400 people, SANO Concept is insuring more than 120 000 clients in Switzerland and abroad.

SANO Concept is the Swiss branch of APRIL GROUP, the French insurance leader who employs 3,500 people and is located in 30 countries.

Sano Concept International has combined its forces with APRIL Santé Prévoyance, to design a new medical Insurance to the French-Swiss cross borders, Sano Frontalier.

Sano Frontalier is an insurance package that is innovative and tailored to meet the specific needs of cross-border workers and those of their families.

SANO CONCEPT, social partner of the Théodora Foundation
www.theodora.org



APRIL Santé Prévoyance is beside you

APRIL Santé Prévoyance specialises in personal insurance and defines simple and original medical and provident insurance schemes for private individuals, company directors and freelance professionals. The Company also offers a complete range of loan insurance contracts. Since it was formed, APRIL Santé Prévoyance has always been committed to providing maximum customer satisfaction through clear and understandable contracts, backed up by many related services and a very high management quality, within 24 hours.



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+ The insurance that makes me **earn in good health**

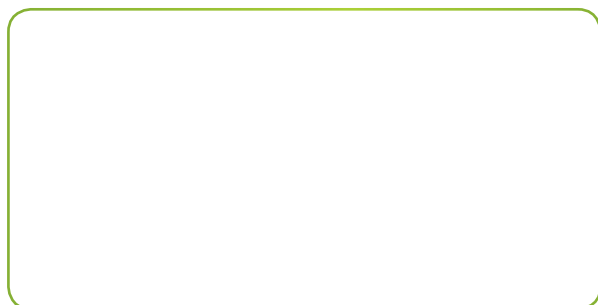
Our commitments :

- To protect you as a function of your precise needs
- To guide you in your medical cover decisions
- To help you manage the future of your own health



Company certified ISO 9001(1)
 version 2000

To find out more, contact your Sano Concept consultant :



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L'assurance n'est plus **ce qu'elle était.**