

# JUTHEAU HUSSON

PRIVATE HEALTH



**PRIVATE  
HEALTH PLAN  
MADE TO SUIT  
YOUR NEEDS**

## JH PRIVATE HEALTH INSURANCE FROM THE 1<sup>ST</sup> EURO

JH Private Health is health insurance exclusively designed for people traveling around the world. Intended for insured individuals who do not depend on mandatory schemes, JH Private Health intervenes from the first Euro spent and can also supplement a mandatory scheme.

By purchasing JH Private Health insurance, you are assured of the quality service for which Jutheau Husson, leader in insurance in the Principality since 1950, is renowned.

## KEY STRENGTHS

- › CARE AS A COMPLEMENT TO THE 1ST EURO OR IN ADDITION TO A MANDATORY SCHEME
- › MATERNITY CARE WITH NO WAITING PERIODTIME
- › SUPERIOR COVERAGE FOR CARE PROVIDED IN THE PRINCIPALITY  
JUTHEAU HUSSON privileged agreements
- › HEALTH ASSESSMENT AND PREVENTIVE MEDICINE
- › FULL ADVANCE PAYMENT OF COSTS IN THE EVENT OF HOSPITALISATION
- › OPTIONAL OPTICAL AND DENTAL COVERAGE
- › TRANSFER OF REIMBURSEMENTS BY MAIL\*
- › TWO AREAS OF COVERAGE

\* Limited to certain amounts



# TABLE OF COVERAGE

## Expressed as a % of actual costs

	Formula	1	2	3	4
	Annual limit per year and per person	€ 1,000,000	€ 600,000	€ 800,000	€ 1,000,000
HOSPITALISATION (as a percentage of actual costs) <small>Third-party payer generalised for all care provided in Monaco-based hospital establishments. Process Grace Hospital, Cardio-Thoracic Centre, Monaco Institute of Sports Medicine and Surgery</small>	Medical or surgical hospitalisation	100%	100%	100%	100%
	Expenses related to hospitalisation	100%	100%	100%	100%
	Home hospitalisation	100%	100%	100%	100%
	Private room (per day)	100% max. € 200	100% max. € 160	100% max. € 160	100% max. €200
	Extra bed (child under 16 years old)	100%	100%	100%	100%
	Hospitalisation for mental and nervous disorders (waiting period of 24 months, maximum 30 days)	100%	85%	95%	100%
	Local emergency ambulance service	100%	100%	100%	100%
	Emergency treatment worldwide (travel of less than seven consecutive weeks outside the chosen area)	100%	100%	100%	100%
	External consultation/Outpatient day surgery	100%	100%	100%	100%
	Rehabilitation following hospitalisation (maximum of 30 days)	100%	100%	100%	100%
	Emergency restorative dental surgery	100%	85%	95%	100%
	Treatment of AIDS	100%	100%	100%	100%
	Treatment of cancer	100%	100%	100%	100%
	Organ transplant	100%	100%	100%	100%
CURRENT MEDICAL EXPENSES	Fees for generalists and specialists	-	80%	90%	100%
	Psychiatric consultation (waiting time of 24 months) limited to 6 consultations per year	-	80%	90%	100%
	Physiotherapy, occupational therapy, chiropractic, speech therapy, psychomotricity, osteopathy, homeopathy, acupuncturists, chiropodists, speech therapy, orthoptists (prescribed)	-	80% limited to € 500/year	90% limited to € 1,000/year max. € 120/session	100% limited to € 1,500/year max. € 150/session
	Medical equipment and prostheses (amount per year and per person)	-	80% limited to € 200	90% limited to € 400	100% limited to € 800
	Assessments, X-rays, scans (details)	-	80%	90%	100%
	Prescribed medical assistant	-	80%	90%	100%
	Prescribed medicines and treatments	-	80%	90%	100%
PREVENTIVE MEDICINE	Vaccines	-	€ 50/year	€ 100/year	€ 150/year
	Care provided <b>in Monaco</b> : screening, dread diseases, osteodensitometry, antimalarial and anti-smoking treatment, and physical check-up	-	€ 500/year	€ 1,000/year	€ 1,200/year
	Care provided <b>outside Monaco</b> : screening, dread diseases, osteodensitometry, antimalarial and anti- smoking treatment, and physical check-up	-	€ 250/year	€ 500/year	€ 600/year
MATERNITY	Pre and postnatal care	100%	-	80%	100%
	Childbirth <b>in Monaco</b>	100% 1 <sup>st</sup> year : € 3,500 2 <sup>nd</sup> year : € 10,000	-	80% 1 <sup>st</sup> year : € 2,500 2 <sup>nd</sup> year : € 7,000	100% 1 <sup>st</sup> year : € 3,500 2 <sup>nd</sup> year : € 10,000
	Childbirth <b>outside Monaco</b>	100% 1 <sup>st</sup> year : € 3,500 2 <sup>nd</sup> year : € 8,000	-	80% 1 <sup>st</sup> year : € 2,500 2 <sup>nd</sup> year : € 5,600	100% 1 <sup>st</sup> year : € 3,500 2 <sup>nd</sup> year : € 8,000
LDCs (waiting period: 18 months)	Pharmacy, in vitro fertilization, assessments, follow-up exams (for insured persons under 45 years old) limited to four visits	90% max. €1,500	-	80% max. € 1,200	100% max. € 1,500
OPTICAL/DENTAL optional module as a % of actual costs (waiting period six months)					
OPTICAL	Optical (including laser surgery)	-	100% max. € 200/year	100% max. € 400/year	100% max. € 1,000/year
DENTAL	Annual limit per year and per person	-	1 <sup>st</sup> year : € 600 2 <sup>nd</sup> year : € 1,500	1 <sup>st</sup> year : € 900 2 <sup>nd</sup> year : € 2,000	1 <sup>st</sup> year : € 1,500 2 <sup>nd</sup> year : € 3,000
	Dental care, prostheses and implants	-	100% max. € 400/tooth	100% max. € 600/tooth	100% max. € 700/tooth
	Orthodontics up to 16 years (two years maximum)	-	100% max. € 500/year	100% max. € 800/year	100% max. € 1,200/year
Death benefit included					
Death benefit		€ 6,000	€ 6,000	€ 10,000	€ 12,000





24 boulevard Princesse Charlotte - BP 29 - 98007 MONACO CEDEX

T.(+377) 97 97 22 22 - [adp@jutheau-husson.com](mailto:adp@jutheau-husson.com)

**[www.jutheau-husson.com](http://www.jutheau-husson.com)**

