

Santé by Groupama Healthcare

An award-winning product with essential cover and optional extras

Santé by Groupama Healthcare is a comprehensive private medical insurance product providing excellent levels of cover, with a full refund on eligible inpatient treatment as well as generous levels of outpatient cover.

Core benefits - Section 1

- Specialist fees - full refund
- Hospital charges - full refund
- Outpatient treatment on specialist referral - full refund
- Outpatient treatment on GP referral - maximum £750
- Home nursing - full refund (maximum 13 weeks)
- Private ambulance - full refund
- NHS cash benefit - £150 per night (unlimited nights)
- Advice and counselling helpline - 8am to 8pm

Optional features

Santé also offers two sets of optional benefit packages - Section 2 and Section 3 - and a selection of medical and non-medical add-ons that can be purchased in addition to the Section 1 benefits.

Section 2

- Psychiatric treatment
 - Outpatient treatment - maximum £1,000
 - Inpatient and daypatient treatment - maximum 28 days
- Maternity treatment (specified complications only)
- Oral-surgical treatment (specified procedures only)
- Accidental dental injury - maximum £10,000

Section 3

- NHS cash benefit (extended) - £300 per night (unlimited nights)
- Maternity cash benefit - maximum £250 per child
- Follow-up consultations - maximum £150
- GP charges
 - Consultations and minor surgery - maximum £150
 - Completion of claim form and medical reports - maximum £25 per item

Medical add-ons

- Routine dental treatment - 75% of charges up to £1,000
- Optical charges - 75% of charges up to £250

Non-medical add-ons

- Advice and counselling helpline (24 hour access)
 - Face to face counselling - four or six sessions
- International business travel
- City GP

Santé Travel

- An annual travel insurance policy that is only available when purchased in conjunction with a Santé group private medical policy

PLEASE NOTE: Terms and conditions may apply in relation to some of the benefits described above and reference should be made to the appropriate policy wording.

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www.groupamahealthcare.co.uk



What you need to know about Groupama

Information for you and your client

- **Products for you;** Groupama Healthcare is part of Groupama Insurances, one of the UK's leading general insurers. Now the UK's eighth largest private medical insurer, the company employs over 100 people at its centre in Letchworth. Groupama Healthcare offers innovative private medical products through professional insurance intermediaries and affinity partners.
- **Strength and security;** Groupama Insurances is part of European financial services giant Groupama, an international insurance business that generates annual revenues of more than €14 billion. In the UK Groupama enjoys an 'A' rating with Standard and Poor's.
- **Social responsibility;** In France the Group is keen to engage with local communities and works to improve patient wellbeing through the Groupama Foundation. Its Film Foundation also seeks to preserve cultural heritage through the support of the French film industry. In the UK we believe in acting ethically to reduce our impact on the environment and to encourage the support of charitable projects through our 'Groupama Giving' charities committee.
- **Service for you;** Groupama Insurances does not operate overseas call centres. We offer supporting intermediaries direct access to our customer service and claims centres here in the UK. Groupama is committed to treating its customers fairly.
- **Building on success;** Groupama Healthcare received the award for 'Most Innovative New Product' at the 2006 Health Insurance Awards. In the 2006 British Insurance Awards, Groupama Insurances was 'Highly Commended' in four categories including 'Best General Insurer'. In 2007, Groupama Insurances was the winner in the 'Claims Initiative of the Year' category at the British Insurance Awards.
- Log onto www.groupamahealthcare.co.uk or www.groupama.co.uk to find out more.



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