

Examples of reimbursements – for clarity at a glance

	Average price applied or regulated tariff	Reimbursement under statutory medical insurance	MINIMALE		ESSENTIELLE		CONFORT		TOUS RISQUES		Comments	
			Reimbursed by Smerra	Balance to pay	Reimbursed by Smerra	Balance to pay	Reimbursed by Smerra	Balance to pay	Reimbursed by Smerra	Balance to pay		
GENERAL TREATMENTS	Consultation with general practitioner > with no overrun of fees	€ 25	€ 16.50	€ 0	€ 8.50	€ 7.50	€ 1	€ 7.50	€ 1	€ 7.50	€ 1	Conventional tariff Balance to pay: flat-rate contribution
	> with overrun of managed fees*	€ 30	16,50 €	€ 0	€ 13.50	€ 7.50	€ 6	€ 7.50	€ 6	€ 12.50	€ 1	Balance to pay: flat-rate contribution
	Consultation with a gynaecological specialist > with no overrun of fees	€ 30	€ 20	€ 0	€ 10	€ 9	€ 1	€ 9	€ 1	€ 9	€ 1	Conventional tariff Balance to pay: flat-rate contribution
	> with overrun of managed fees*	€ 44	€ 20	€ 0	€ 24	9 €	€ 15	€ 9	€ 15	€ 23	€ 1	Av. nat. treatment pr.
	> with overrun of unregulated fees**	€ 56	€ 15.10	€ 0	€ 40.90	€ 2.30	€ 38.60	€ 2.30	€ 38.60	€ 9.20	€ 31.70	Av. nat. treatment pr.
	10 physiotherapy sessions	€ 161.25	€ 91.75	€ 0	€ 69.50	€ 0	€ 69.50	€ 64.50	€ 5	€ 64.50	€ 5	Maximum tariff, €0.50 excess per treatment (session)
	Medical analyses	€ 17.28	€ 9.37	€ 0	€ 7.91	€ 6.91	€ 1	€ 6,91	€ 1	€ 6.91	€ 1	Av. price observed by Smerra for analysis of a smear
Medicines subject to 15% reimbursement by health insurance	€ 50	€ 7	€ 0	€ 43	€ 42.50	€ 0.50	€ 42.50	€ 0.50	€ 42.50	€ 0.50	Balance to pay: unit pharmacy excess	
OPTICAL	100% SANTÉ Class A optical device (frame + lenses), with monofocal lenses	€ 125	€ 22.50	€ 0	€ 102.50	€ 15	€ 87.50	100% SANTÉ € 102.50	€ 0	100% SANTÉ € 102.50	€ 0	Limit sale price
	Class B optical device (frame + lenses), with monofocal lenses	€ 345	€ 0.09	€ 0	€ 344.91	€ 0.06	€ 344.85	€ 50	€ 294.91	€ 120	€ 224.91	Av. nat. treatment pr.
	Contact lenses	€ 200	€ 0	€ 0	€ 200	€ 0	€ 200	€ 85	€ 115	€ 180	€ 20	Av. price observed by Smerra
DENTAL	Descaling	€ 28.92	€ 20.24	€ 8.68	€ 0	€ 8.68	€ 0	€ 8.68	€ 0	€ 8.68	€ 0	Conventional tariff
	100% SANTÉ Metal-ceramic crown on incisors, canines & first premolars (100% HEALTH prosthesis)	€ 500	€ 84	€ 0	€ 416	€ 0	€ 416	100% SANTÉ € 416	€ 0	100% SANTÉ € 416	€ 0	Limit of fees to be invoiced
	Metal-ceramic crown > on second premolars	€ 550	€ 84	€ 0	€ 466	€ 0	€ 466	€ 66	€ 400	€ 312	€ 154	Av. nat. treatment pr. Treatment code HBLD491
	> on molars	€ 538.70	€ 75.25	€ 0	€ 463.45	€ 0	€ 463.45	€ 62.25	€ 401.20	€ 304.50	€ 158.95	Av. nat. treatment pr. Treatment code HBLD734
IN-PATIENT	Daily flat-rate for short-term in-patient hospital care	€ 20	€ 0	€ 20 max. 30/yr/person	€ 0	€ 20 max. 30/yr/person	€ 0	€ 20.00	€ 0	€ 20	€ 0	Regulation tariff
	For cataract surgery > with overrun of managed fees*	€ 355	€ 271.70	€ 0	€ 83.30	€ 0	83,30 €	€ 0	83,30 €	€ 81.51	€ 1.79	Av. nat. treatment pr.
	> with overrun of unregulated fees**	€ 431	€ 271.70	€ 0	€ 159.30	€ 0	€ 159.30	€ 0	€ 159.30	€ 27.10	€ 132.13	Av. nat. treatment pr.
Flat-rate private room charge for overnight stay in the event of in-patient care for surgery or childbirth	€ 61	€ 0	€ 0	€ 61	€ 0	€ 61	€ 0	€ 61	€ 15	€ 46	Av. price observed by Smerra	
AUDI-TORY⁽¹⁾	Class I hearing aid, per ear	€ 1100	€ 210	€ 0	€ 890	€ 0	€ 890	€ 200	€ 690	€ 395	€ 495	Limit sale price
	Class II hearing aid, per ear	€ 1600	€ 210	€ 0	€ 1390	€ 0	€ 1390	€ 200	€ 1190	€ 395	€ 995	Av. nat. treatment pr.
OTHER	Osteopathic consultation not reimbursed by health insurance	€ 60	€ 0	€ 0	€ 60	€ 0	€ 60	€ 30	€ 30	€ 40	€ 20	Flat-rate annual amount, limited according to cover
	Orthopaedic shoes, size 39	€ 130	€ 17.31	€ 0	€ 112.69	€ 0	€ 112.69	€ 11.54	€ 101.14	€ 20.20	€ 92.48	Av. price observed by Smerra

(1) 100% healthcare cover for hearing aids will be added in January 2021.

The 100% HEALTH package applies to all persons having a qualifying supplementary health care scheme.

* Member of a DTPAM (managed tariff scheme), OPTAM (managed tariff option) or OPTAM-CO (managed tariff option for surgery & obstetrics)

** Non-member of a DTPAM, OPTAM or OPTAM-CO

Balance to pay: this is the amount which you are required to pay once reimbursements from your health insurance and supplementary healthcare scheme have been exceeded.