



## PRESENTATION OF A PERSONALISED QUOTATION FOR PRIVATE INSURANCE

Since its doors opened, the Institute pursues a policy of rates transparency towards the patients.

### HOW IS CALCULATED THE AMOUNT OF THE INVOICE ?

- ▶ *An estimate will be given and explained to the patient by the surgeon before the hospitalisation. This quotation is signed by IM2S Direction.*
- ▶ *This quotation is strictly personal and given to the patient in order to receive is final approval.*
- ▶ *The patient has to send the quotation to his Insurance.*
- ▶ *If the patient has a 100% of Medical Costs incurred contract, the global invoice will be sent directly to the Insurance.*

### AMOUNT OF THE INVOICE

- ▶ An estimate is given to the patient for approval

OR

**100%**  
OF MEDICAL COSTS INCURRED  
PAID BY THE PATIENT

Reimbursement by the  
**PRIVATE INSURANCE**  
depending on the terms  
of the contract

**100%**  
**PAID BY THE**  
**PRIVATE INSURANCE**

IF THE PATIENT HAS A CONTRACT  
WITH 100% OF MEDICAL COSTS  
INCURRED BY INSURANCE

### WHAT IS THE HEALTH INSURANCE BENEFIT ?

- ▶ *Your private insurance can take in charge a part or all the amount of your invoice.*
- ▶ *Before your hospitalisation, you should know the terms of your contract.*
- ▶ *If the patient has a contract with 100% of Medical Costs incurred, the global invoice will be sent directly to the Insurance.*