Mutuelle
Top-up health insurance

Honest, simple insurance

Your coverage at a glance

Four top-up plans, one decision — how much of your healthcare costs do you want covered? This guide walks you through what each plan does, where the differences matter, and what you'll actually pay in everyday situations. No jargon, no fine print surprises.

The four plans

Each plan tops up what France's mandatory health insurance (Sécurité sociale) already covers — so you pay less out of pocket on doctors, hospital stays, dental, optical, and more.

Basic

Provided by APRIL

The safety net covers the essentials, not much else.

Your routine doctor visits and the government-defined 100% Santé baskets are covered — meaning free standard glasses, hearing aids, and dental crowns. Beyond that, you're mostly on your own. Private hospital rooms, specialists who charge premium fees, designer glasses, and dental implants all come out of pocket.

Good for you're generally healthy, stick to standard doctors, and you're fine using the free equipment options. You'd rather pay less every month and accept that big expenses come out of pocket.

Essential

Provided by Feather

A light top-up for everyday care — thin on hospital.

A small step up. Doctor visits are reimbursed at a higher rate, dental work starts being meaningfully covered, and you get a small budget for osteopath or acupuncturist sessions. The catch — hospital coverage barely improves on Basic. If a surgeon charges premium fees (common in private clinics), this plan won't help much. No private room either.

Good for you, want a little extra cushion on day-to-day care, and you're either already covered for hospital costs another way or willing to take the risk on a major procedure.

Comfort – most popular

Provided by Feather

The balanced plan – strong coverage without paying for premium extras.

This is the sweet spot for most people. Hospital coverage becomes serious — you can see a specialist surgeon without worrying about excess fees, and a private room runs €60 a day. Dental work is well covered, including a real budget for implants (which can cost €2,000+ and aren't covered by Social Security). You also get laser eye surgery, thermal cures, a birth bonus, and a yearly osteopath budget. Glasses reimbursed up to €290–340.

Good for you, want strong protection without overpaying. Works well for families, couples planning kids, occasional specialist users, and anyone who wants peace of mind on dental work.

Excellence

Provided by Feather

The premium plan – almost nothing comes out of your pocket.

Hospital coverage is essentially unlimited, even for the most expensive surgeons. Private room at €80 a day. Dental prostheses, implants, hearing aids, and glasses are all reimbursed at the highest level the plan offers. You also get coverage no other plan touches — the flu vaccine, the most generous osteopath budget, and a €300 birth bonus.

Good for you, frequently see specialists with premium fees, anticipate major dental work like multiple crowns or implants, want a hotel-like hospital experience, or simply don't want to think about healthcare costs at all.

Side-by-side by category

A quick view of how each plan performs across the main healthcare disciplines. Use this to spot where the differences matter most for you.

Discipline	Basic	Essential	Comfort	Excellence
Hospital — specialist surgeons	Light	Minimal	Strong	Excellent
Hospital — private room comfort	Basic (€40/day)	Standard (€50/day)	Good (€60/day)	Premium (€80/day)
Routine doctor visits	Adequate	Good	Strong	Excellent
Specialist doctors with premium fees	Weak	Light	Strong	Excellent
Dental care and crowns	Bare minimum	Light	Strong	Excellent
Dental implants	Not covered	Not covered	Covered (€180/yr)	Covered (€300/yr)
Orthodontics (braces)	Bare minimum	Standard	Standard	Enhanced
Free standard glasses (100% Santé)	Fully covered	Fully covered	Fully covered	Fully covered
Designer or non-standard glasses	Minimal	Standard	Strong	Excellent
Standard hearing aids (100% Santé)	Fully covered	Fully covered	Fully covered	Fully covered
Premium hearing aids	Light	Standard	Strong	Excellent
Osteopath, acupuncturist, and similar	Not covered	Light	Standard	Strong
Spa cures (cures thermales)	Not covered	Doctor's fees only	Full	Full
Birth bonus	Not covered	Not covered	€200	€300
Laser eye surgery	Not covered	Not covered	Covered	Enhanced

The full coverage details

If you want the exact numbers, here's everything broken down by category. Percentages refer to the Social Security reimbursement base (BR) — there's a plain-English guide to the jargon at the end.

Hospitalization

Benefit	Basic	Essential	Comfort	Excellence
Surgeon or anaesthetist fees, DPTAM	125% BR	100% BR	230% BR	430% BR
Surgeon or anaesthetist fees, non-DPTAM	100% BR	100% BR	200% BR	200% BR
Accommodation, DPTAM	Actual costs	Actual costs	Actual costs	Actual costs
Accommodation, non-DPTAM	100% BR	100% BR	230% BR	430% BR
Follow-up care, rehab, and psychiatry fees	100% BR	100% BR	180% BR	180% BR
Daily hospital fee and Emergency patient fee	Fully reimbursed	Fully reimbursed	Fully reimbursed	Fully reimbursed
Private room	€40/day (15d, then 30d SMR)	€50/day	€60/day	€80/day
Companion costs (child under 16)	€20/day	€30/day	€30/day	€35/day
Transport reimbursed by SS	100% BR	100% BR	100% BR	100% BR

Illness — general medicine

Benefit	Basic	Essential	Comfort	Excellence
GP or specialist consultations, DPTAM	100% BR	120% BR	170% BR	270% BR
GP or specialist consultations, non-DPTAM	100% BR	100% BR	150% BR	200% BR
Radiology, DPTAM	100% BR	120% BR	170% BR	250% BR
Radiology, non-DPTAM	100% BR	100% BR	150% BR	200% BR
Emergency patient fee and major procedures	Actual costs	Actual costs	Actual costs	Actual costs
Nurses, physios, orthoptists, podiatrists	100% BR	110% BR	170% BR	240% BR
Psychological consultations (Mon soutien psy)	100% BR	12 sessions/yr	12 sessions/yr	12 sessions/yr
Lab tests and analyses	100% BR	110% BR	170% BR	240% BR
Medicines reimbursed by SS	100% BR	100%	100%	100%
Medical equipment (excl. wheelchairs)	100% BR	125% BR	185% BR	290% BR
Wheelchair accepted by SS	100% BR	100%	100% + €1,000	100% + €2,000
Natural medicine (osteopath, acupuncturist)	-	€80/year	€140/year	€200/year
Healthcare abroad	100% BR	100% BR + 30 days worldwide covered	100% BR + 30 days worldwide covered	100% BR+ 30 days worldwide covered

Dental care and prosthetics

Benefit	Basic	Essential	Comfort	Excellence
Annual dental cap	None at L1	€1,000	€1,100	€1,300
100% Santé prostheses	Actual costs	Actual costs	Actual costs	Actual costs
Dental care, inlays, and onlays	100% BR	125% BR	195% BR	320% BR
Prostheses (Moderate or Free offer)	100% BR	170% BR	245% BR	370% BR
Implantology	-	—	€180/year	€300/year
Orthodontics reimbursed by SS	100% BR	170% BR	170% BR	350% BR
Orthodontics refused by SS	-	—	€150/year	€200/year

Hearing aids

Benefit	Basic	Essential	Comfort	Excellence
100% Santé — Class 1	Actual costs	Actual costs	Actual costs	Actual costs
Class 2 free offer	100% BR	125% BR	185% BR	290% BR

Optical

Frame coverage is limited to €100 (Class B) or €30 (Class A). You can renew your glasses every 2 years — or every year for under-16s, or if your vision changes.

Benefit	Basic	Essential	Comfort	Excellence
100% Santé Class A (frame + 2 lenses)	Actual costs	Actual costs	Actual costs	Actual costs

Benefit	Basic	Essential	Comfort	Excellence
Class B — 2 simple lenses	100% BR	€210	€290	€370
Class B — 1 simple, 1 complex or very complex	100% BR	€220–230	€300–310	€380–390
Class B — 2 complex or very complex	100% BR	€240–260	€320–340	€400–420
Refractive eye surgery	-	—	€170/eye	€240/eye
Contact lenses, accepted by SS	100% BR	€100	100% + €180/yr	100% + €240/yr
Contact lenses, not reimbursed by SS	-	—	€180/year	€240/year

Thermal cures

Benefit	Basic	Essential	Comfort	Excellence
Fees and packages	-	100%	100%	100%
Transport and accommodation	-	—	€150/year	€280/year

Additional benefits

Benefit	Basic	Essential	Comfort	Excellence
Flu vaccine (not reimbursed by SS)	-	—	—	€60/year
Healthcare abroad	100% BR	100%	100%	100%
Preventive procedures (Decree 8 June 2006)	Covered	Covered	Covered	Covered

Benefit	Basic	Essential	Comfort	Excellence
Birth or adoption allowance	Not covered	–	€200	€300

What you'll actually pay

Percentages on a benefits table are abstract. Real out-of-pocket costs aren't. Here are ten everyday situations, with the actual amount you'd pay on each plan after Social Security and your top-up reimburse their share.

How it works in three steps. Social Security defines a reference price (the BR) for every procedure and reimburses part of it. Your top-up plan covers the rest, up to its limit. If the doctor charges more than the BR ("excess fees"), the difference is yours unless your plan covers above 100% BR.

1. GP consultation, standard pricing (€30)

BR €30. Social Security pays 70% minus €2 statutory contribution = €19.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€9	€9	€9	€9
You pay	€2	€2	€2	€2

All plans cover this fully (minus the €2 non-reimbursable fee).

2. Specialist DPTAM at €60 (€30 excess fees)

BR €30. Social Security pays €19.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€9	€15	€30	€60
You pay	€32	€26	€11	€0

Higher plans absorb the €30 excess. Excellence covers it fully.

3. Specialist non-DPTAM at €80

BR €23 (lower for non-DPTAM). Social Security pays €14.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€7	€7	€19	€30
You pay	€59	€59	€47	€36

Non-DPTAM doctors are penalized — even Excellence leaves a gap.

4. Hospitalization — 5-day stay with surgery

Public hospital, accommodation €2,500 + DPTAM surgeon fees €600 (€200 excess) + daily fee €100 + private room €400 (5 nights at €80).

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays on surgeon excess	€180	€80	€200	€200
Daily hospital fee covered	Fully	Fully	Fully	Fully
Private room reimbursed	€200	€250	€300	€400
You pay (total)	€320	€470	€100	€0

Essential is weak on hospital — 100% BR means no excess fee coverage.

5. Dental crown, Moderate offer (€500)

BR €120. Social Security pays €84.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€36	€120	€210	€360
You pay	€380	€296	€206	€56

Dental excess fees are the clearest place where higher plans pay off.

6. Dental crown, 100% Santé (capped at €290)

BR €120. Social Security pays €84.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€206	€206	€206	€206
You pay	€0	€0	€0	€0

All plans cover the 100% Santé basket fully — that's the legal minimum.

7. Glasses, Class B free tariff (€450)

Two complex lenses + frame. BR is symbolic (~€0.10). Social Security pays almost nothing.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	~€0	€240	€320	€400
You pay	~€450	€210	€130	€50

Free-tariff glasses are where the gap is widest. Basic is essentially uncovered.

8. Glasses, Class A 100% Santé (~€125)

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	Actual up to PLV	Actual up to PLV	Actual up to PLV	Actual up to PLV
You pay	€0	€0	€0	€0

9. Hearing aid, Class I 100% Santé (€950/ear)

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	Actual up to PLV	Actual up to PLV	Actual up to PLV	Actual up to PLV
You pay	€0	€0	€0	€0

10. Hearing aid, Class II free offer (€1,500/ear)

BR €400. Social Security pays 60% = €240.

Benefit	Basic	Essential	Comfort	Excellence
Mutuelle pays	€160	€260	€500	€920
You pay (per ear)	€1,100	€1,000	€760	€340

Hearing aids are expensive even at Excellence — but the gap from Basic to Excellence is €760 per ear.

The big picture

Total out-of-pocket across all ten examples — a useful proxy for what an average year of healthcare might cost on each plan.

Benefit	Basic	Essential	Comfort	Excellence
Cumulative out-of-pocket	~€2,355	~€2,070	~€1,260	~€493

Basic handles the legal minimum well, but leaves you exposed on the costs that add up over time — excess fees, designer optical, private rooms. Comfort hits the best price-performance balance for most people. Excellence is the right call for anyone who routinely sees specialists at premium pricing or wants total predictability.

Quick guide to the jargon

French health insurance has its own vocabulary. Here's a plain-English translation of the terms you'll see throughout this document.

Base de Remboursement (BR): A reference price set by Social Security for every procedure. When a plan says "170% BR," it means it'll reimburse up to 170% of that reference — so the higher the percentage, the more is covered.

Social Security (Sécu) is France's mandatory health insurance. Pays a portion of most procedures. Your top-up plan covers what's left.

DPTAM Doctors who've agreed to limit their excess fees. Seeing one means lower out-of-pocket. Non-DPTAM doctors can charge more, and plans reimburse them less.

100% Santé: A government-defined basket of glasses, hearing aids, and dental work that's fully covered by Social Security and your top-up plan. You pay €0 — but the options are limited to standard models.

Ticket modérateur: The portion of a procedure's cost that Social Security doesn't pay. Most top-up plans cover this fully.

Forfait: A flat reimbursement amount in euros — not a percentage. Used for things Social Security doesn't reimburse, like dental implants.

HLF and PLV: Price caps are set by law on certain procedures (HLF for dental, PLV for hearing aids and optical). Used in the 100% Santé baskets.

Still not sure

Choosing a health plan isn't always obvious — what looks like a small difference on paper can mean hundreds of euros in real life. We're expats too, and we know how strange foreign insurance can feel. If you'd like to talk it through, our team is here — no commissions, no sales pitch, just honest guidance to help you find the right cover.

📞 Book a call with us