



Table of Health benefits

LEVELS OF COVERAGE	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Aggregate limit on healthcare benefits	€/\$ 500,000	€/\$ 1,000,000	€/\$ 1,500,000	€/\$ 2,500,000
HOSPITALIZATION				
Hospital room covered	Semi-private room (and lower standards) up to €/\$ 150 per day	Private room (and lower standard) up to €/\$ 200 per day	Private room (and lower standard) up to €/\$ 300 per day	Private room (and lower standard) up to 100%
Room and board fees for a parent staying in hospital with a dependent child under the age of 18	Up to €/\$ 350 per year	Up to €/\$ 500 per year	Up to €/\$ 800 per year	100%
Outpatient hospitalization (including outpatient surgery)	100%	100%	100%	100%
Emergency hospitalization within selected coverage zone	100%	100%	100%	100%
Emergency hospitalization within another Coverage zone, for trips of less than 60 consecutive days with an aggregate limit of 90 days per insurance year	100% up to 60 days per year	100% up to 60 days per year	100% up to 60 days per year	100% up to 60 days per year
Intensive care	100%	100%	100%	100%
Surgical procedures including fees, operating room and anesthesia	100%	100%	100%	100%
Consultations with general practitioners and specialists, including specialist procedures	100%	100%	100%	100%
Emergency dental and vision care with hospitalization	100%	100%	100%	100%
Laboratory tests, MRI, x-rays, scans and tomography	100%	100%	100%	100%
Prescription drugs	100%	100%	100%	100%
Renal dialysis	100%	100%	100%	100%
Oncology (treatment of cancer)	100%	100%	100%	100%
Treatment of AIDS	100%	100%	100%	100%
Prostheses / internal surgical and medical devices	100%	100%	100%	100%
Prostheses / external surgical and medical devices (for each Prosthesis and limited to 2 Prostheses)	100% up to €/\$ 1,500	100% up to €/\$ 2,300	100% up to €/\$ 3,000	100%
Palliative care	100% up to €/\$ 12,500	100% up to €/\$ 20,000	100% up to €/\$ 30,000	100%
Organ transplant (room, care and hospitalization fees)	100%	100%	100%	100%
Medical expenses for an organ transplant (medical and transportation expenses, including the ones for the organ donor)	Not covered	100% up to €/\$ 3,500 per transplant	100% up to €/\$ 5,000 per transplant	100% up to €/\$ 7,000 per transplant
Physiotherapy/physical therapy, chiropractic and osteopathy	100% up to €/\$ 1,300 per year	100% up to €/\$ 3,000 per year	100% up to €/\$ 6,000 per year	100%
Psychiatric treatment and care	Not covered	100% up to €/\$ 4,500 (limited to 10 days per year)	100% up to €/\$ 8,000 (limited to 20 days per year)	100% (limited to 30 days per year)
CARE FOLLOWING COVERED HOSPITALIZATION				
Home hospitalization (on prescription)	Not covered	100% up to €/\$ 2,000 per year	100% up to 20 days per year	100% up to 30 days per year
Reconstructive surgery following an accident occurring during the period of coverage	100%	100%	100%	100%
Immediate rehabilitation following a stay in hospital and commenced within 30 days of hospitalization	100% up to 20 days per year	100% up to 20 days per year	100% up to 30 days per year	100% up to 30 days per year
ASSISTANCE INCLUDED WITH HOSPITALIZATION BENEFITS				
Medical evacuation: local transfer by ambulance or air ambulance to the nearest hospital	Provided by Europ Assistance			
Medical assistance	Liaising between Europ Assistance doctors and local doctors, or your treating doctor			



Table of Health benefits (continued)

LEVELS OF COVERAGE	QUARTZ	PEARL	SAPPHIRE	DIAMOND
Aggregate limit on healthcare benefits	€/\$ 500,000	€/\$ 1,000,000	€/\$ 1,500,000	€/\$ 2,500,000
ROUTINE HEALTHCARE				
Consultations with general practitioners and specialists (other than dentists, ophthalmologists and psychiatrists) and specialist procedures	100% up to €/\$ 100 per procedure or consultation	100% up to €/\$ 150 per procedure or consultation	100% up to €/\$ 200 per procedure or consultation	100%
Emergency dental and vision care without hospitalization	Not covered	Not covered	Up to €/\$ 600 per year	Up to €/\$ 1,000 per year
Prescribed sessions of speech therapy, orthoptics, occupational therapy and nursing care	Up to €/\$ 600 per year	Up to €/\$ 2,000 per year	Up to €/\$ 2,500 per year	100%
Physical therapy, osteopathy and chiropractic <u>on</u> prescription	100% up to €/\$ 1,300 per year, up to 10 sessions per year	100% up to €/\$ 2,500 per year, up to 15 sessions per year	100% up to €/\$ 4,500 per year, up to 20 sessions per year	100% up to 30 sessions per year
Physical therapy, osteopathy and chiropractic <u>without</u> a prescription (the limit on benefits applies to all sessions combined)	100% up to 5 sessions, with a maximum of €/\$ 60 per session	100% up to 10 sessions, with a maximum of €/\$ 130 per session	100% up to 20 sessions, with a maximum of €/\$ 200 per session	100% up to 30 sessions per year
Homeopathy, acupuncture and traditional Chinese medicine (the limit on benefits applies to all sessions combined)	100% up to 5 sessions, with a maximum of €/\$ 60 per session	100% up to 10 sessions, with a maximum of €/\$ 130 per session	100% up to 15 sessions, with a maximum of €/\$ 200 per session	100% up to 20 sessions per year
Laboratory tests, MRI, x-rays, scans, tomography and physical diagnostic examinations on an outpatient basis	100% up to €/\$ 2,500 per year	100% up to €/\$ 4,500 per year	100% up to €/\$ 9,500 per year	100%
Prescription drugs	100% up to €/\$ 2,000 per year	100% up to €/\$ 5,000 per year	100% up to €/\$ 10,000 per year	100%
Prescription drugs for chronic diseases	100% up to €/\$ 6,000 per year, with a lifetime limit of €/\$ 36,000	100% up to €/\$ 10,000 per year, with a lifetime limit of €/\$ 60,000	100% up to €/\$ 15,000 per year, with a lifetime limit of €/\$ 90,000	100%
Psychiatry (waiting period of 12 months)	Maximum of 5 sessions per year	Maximum of 10 sessions per year	Maximum of 15 sessions per year	Maximum of 20 sessions per year
Prescribed medical equipment	100% up to €/\$ 1,300 per year	100% up to €/\$ 2,000 per year	100% up to €/\$ 3,000 per year	100% up to €/\$ 5,000 per year
WELLBEING & WELLNESS				
Vaccinations and preventive treatments prescribed for adults (for people aged 20 and over)	100% up to €/\$ 200 per year	100% up to €/\$ 400 per year	100% up to €/\$ 600 per year	100%
Vaccinations and preventive treatments prescribed for children (under the age of 20)	100%	100%	100%	100%
Physical routine exam (included pre-expatriation health check-up)	Not covered	100% up to €/\$ 300 every 3 years	100% up to €/\$ 600 every 2 years	100% up to €/\$ 1,200 per year
Preventive Package covering all the procedures listed below:	Not covered	100% up to €/\$ 600	100% up to €/\$ 1,000	100%
Cervical screening (1 per year)	Not covered		Included	
Mammogram for women aged 45 and over (every 2 years)	Not covered		Included	
Prostate cancer screening, for men aged 45 and over (every year)	Not covered		Included	
Screening for oral and skin cancer (every 5 years)	Not covered		Included	
Colonoscopy, from age 50 (every 5 years)	Not covered		Included	
Annual screening for fecal occult blood	Not covered		Included	
Bone density test, for women aged 45 and over (every 5 years)	Not covered		Included	
Dietitian	Not covered	Not covered	2 sessions per year, up to €/\$ 200 per consultation	3 sessions per year, up to €/\$ 250 per consultation
Nicotine replacement	Not covered	€/\$ 60 per year	€/\$ 90 per year	€/\$ 120 per year



Table of Dental/Vision benefits (optional)

LEVELS OF COVERAGE	QUARTZ	PEARL	SAPPHIRE	DIAMOND
DENTAL				
Routine dental care, dentures and dental implants, dental surgery, periodontics	100% up to €/\$ 300 per tooth and €/\$ 1,200 per year	100% up to €/\$ 500 per tooth and €/\$ 2,000 per year	100% up to €/\$ 600 per tooth and €/\$ 2,400 per year	100% up to €/\$ 750 per tooth and €/\$ 4,000 per year
Orthodontics up to the age 16	Not covered	100% up to €/\$ 1,000 per year for 3 years	100% up to €/\$ 1,500 per year for 3 years	100% up to €/\$ 2,000 per year for 3 years
VISION				
Lenses and frames, corrective contact lenses including disposable lenses, limited to one pair every 2 years, and cost of surgical treatments for visual corrections (myopia, hyperopia, astigmatism and keratoconus)	100% up to €/\$ 200	100% up to €/\$ 350	100% up to €/\$ 500	100% up to €/\$ 750
Consultations with ophthalmologists	100% up to €/\$ 100	100% up to €/\$ 150	100% up to €/\$ 200	100%



Table of Maternity benefits (optional)

LEVELS OF COVERAGE	QUARTZ	PEARL	SAPPHIRE	DIAMOND
MATERNITY				
Childbirth preparation classes, prenatal and postnatal care received by the mother and immediate care of newborns	100% up to €/\$ 4,000 per year	100% up to €/\$ 6,000 per year	100% up to €/\$ 10,000 per year	100%
Childbirth without complications (single or multiple births)				
Childbirth complications	Limit for childbirth without complications doubled	Limit for childbirth without complications doubled	100%	100%
Sterility treatment	Not covered	100% up to €/\$ 1,000 per attempt (limited to €/\$ 4,000 lifetime limit)	100% up to €/\$ 1,500 per attempt (limited to €/\$ 6,000 lifetime limit)	100% up to €/\$ 2,000 per attempt (limited to €/\$ 8,000 lifetime limit)



Table of Legal Assistance and Third-Party Liability benefits

LEVELS OF COVERAGE	QUARTZ / PEARL / SAPPHIRE / DIAMOND
PERSONAL THIRD-PARTY LIABILITY	
Bodily injury	€\$ 3,000,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
Material damage	Up to €\$ 1,500,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
Consequential financial loss	Up to €\$ 300,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
Defense/Remedy (excluding expatriates in the USA)	€\$ 16,000
Defense/Remedy (expatriates in the USA)	€\$ 30,000
RENTAL CIVIL LIABILITY	
Material damage	€\$ 3,000,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
Consequential financial loss	Up to €\$ 300,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
Loss of rent	Up to €\$ 150,000 per claim and per insurance year <i>with a deductible of €/\$ 300 per claim</i>
LEGAL ASSISTANCE	
Legal and tax information	Yes
Intervention in case of a dispute with a third party or public body	Yes
Assistance in case of loss or theft of means of payment	Yes
Accompanying children under 6 or dependent persons	Yes
Advance of bail bond up to €\$ 16,000	Yes
Assistance and advance of funds in case of overbooking	Yes



Table of Medical Assistance/ Repatriation benefits (optional)

LEVELS OF COVERAGE	QUARTZ / PEARL / SAPPHIRE / DIAMOND
PERSONAL ASSISTANCE IN THE EVENT OF ILLNESS OR INJURY	
Medical information and emergency recommendations (hospitals, clinics, etc.)	Information
Medical liaison	Liaising with the local doctor
Extension of stay of the Insured member or an insured companion	Hotel €/€ 150 per night (max. €/€1,500)
Return of an insured companion	Return ticket
Hospital visit	Round-trip ticket + €/€150 per night (max €/€ 1,500)
Accompanying children under the age of 18	Organization and coverage of the trip for a family member or a hostess: Round-trip ticket Accommodation: Hotel €/€ 150 per night (max 2 nights)
Return to the place of residence (within two months of repatriation)	Return ticket
Early return in the event of Hospitalization of a family member	Round-trip ticket (max 1 per year/insured member)
Second medical opinion	Assistance with organization
Psychological support in case of Accident, Assault or attempted assault, death of a family member, attack or Natural Disaster	3 telephone conversations
ASSISTANCE ON RETURNING HOME FOLLOWING REPATRIATION (France only)	
Childcare	Round-trip tickets
Home help	10 hours
Care of pets (dogs/cats)	Transportation + boarding €/€ 155
Hospital comforts: television rental	€/ 80
ADVANCE OF HOSPITAL CHARGES	
Advance of hospital charges	Within the limits of the healthcare plan
ASSISTANCE IN THE EVENT OF DEATH	
Transportation of the body	Actual costs
Cost of a coffin or urn	€/€ 2,000
Identification of the body and death formalities	2 round-trip tickets and hotel €/€ 190 per night per person (max 2 nights)
Early return in the event of a family member's death	Round-trip ticket
Return of an insured companion	Return ticket
TRAVEL ASSISTANCE	
Early return in the event of loss or damage to your Place of residence	Return ticket
Early return or transportation to a secure zone in the event of an Attack	Return ticket or round-trip ticket to/from a secure zone
Early return or transportation to a secure zone in the event of a Natural Disaster	Return ticket or round-trip ticket to/from a secure zone
Transmission of urgent messages	Delivery charges
Delivery of medication	Delivery charges
Assistance in the event of the theft, loss or destruction of identity documents or means of payment: - Information on formalities - Advance of funds - Accommodation	Information €/€ 2,300 €/€ 150 per night (max €/€1,500)
Health and travel information	Information
Assistance with unplanned changes to travel plans	Organization
Mountain, sea and desert search and rescue costs	€/€ 15,000
Access to "123 Classez", the Europ Assistance data vaulting service	Included
LUGGAGE AND PERSONAL EFFECTS	
Theft or total or partial destruction or loss during transportation by a carrier	€/€ 2,000 Limits for certain items: 50% of the benefit amount <i>Deductible for damage to suitcases: €/€ 25</i> <i>Deductible applicable to laptop computers: 10%</i>
Compensation for delays in delivery of luggage	Fixed amount of €/€ 300
Cost of replacing identity documents only in case of theft	€/€ 150
TRAVEL INCIDENTS	
Flight delay leading to a missed connection, for technical reasons or due to weather conditions	Payment of a fixed amount of €/€ 300