

BENEFITS SCHEDULE

of the optional group insurance plan No. 4 091 965 “neoStudents/neoWHV/neoExplore”

For more information about your benefits, please refer to the Information booklet serving as the General Terms & Conditions of this plan.

Benefits	Amounts and limits
Aggregate limit for all emergency medical expenses	€1,000,000 per Insured member and per insurance period
<p>Emergency medical expenses in the Destination country</p> <p>In case of Hospitalization, mandatory call to the assistance center: treatment, hospitalization costs, fees, other medical expenses, road ambulance transportation</p> <p>Without hospitalization: medical consultations and visits, paramedical practitioners, laboratory tests, medical technical procedures, medical imaging, drugs (excluding vaccines and contraceptive methods)</p> <p>Emergency dental care</p> <p>Dental care in the event of an Accident</p> <p>Vision care in case of an Accident</p> <p>Physical therapy / Physiotherapy (with medical prescription)</p>	<p>Up to 100% of actual costs</p> <p>Up to 100% of actual costs</p> <p>Up to.....€200 per insurance period</p> <p>Up to.....€1,500 per insurance period</p> <p>Up to.....€400 per insurance period</p> <p>100% of actual costs – within the limit of 10 sessions per insurance period</p>
Medical expenses in your Home country	<p>In case of an Accident or Unforeseen illness</p> <p>Up to.....€10,000 per insurance period</p> <p>In addition to reimbursements paid by the French Social Security and any health insurance scheme, if applicable, within the limit of the French Social Security reimbursement bases (SSRB).</p>
Emergency medical expenses in a Third country (Abroad excluding the Destination country) during temporary stays (<90 days)	Up to.....€50,000 per insurance period

<p>Assistance, Repatriation</p> <ul style="list-style-type: none"> - Delivery of drugs that are not available locally - Dispatch of a doctor locally Abroad - Transportation of the Insured member to the medical center - Repatriation of the Insured member to their Home country - Repatriation of the body in the event of the Insured member's death - Cost of a coffin or urn - Return of accompanying persons and room & board fees - Identification of the body and repatriation/cremation 	<p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Included</p> <p>Up to.....€2,500 per insurance period</p> <p>Return ticket or round-trip ticket (for disabled children or children under 18) / hotel expenses up to €50/night – within the limit of 10 nights</p> <p>Round-trip ticket for 1 person maximum, hotel expenses up to €100/night – within the limit of 3 nights</p>
<ul style="list-style-type: none"> - Visit of a Family member of the Insured member hospitalized for more than 6 days - Early return in the event of Hospitalization > 48 hours or death of a Family member - Costs of extension of the Insured member's stay in the event of Illness or Hospitalization - Early return of the Insured member (in case of attack, political disturbance or natural disaster in the Destination country) - Legal expenses insurance Abroad (legal fees) - Advance of bail bond Abroad - Advance of funds in the event of loss or theft (bank card or ID) - Translation and interpretation - Transmission of urgent messages 	<p>Round-trip ticket and hotel expenses up to €100/night – within the limit of 10 nights</p> <p>One round-trip ticket per insurance period</p> <p>One return ticket up to €2,000 per insurance period and hotel expenses up to €100/night - within the limit of 5 nights per insurance period</p> <p>One round-trip ticket per insurance period</p> <p>Up to.....€15,000 per insurance period</p> <p>Up to.....€5,000 per insurance period</p> <p>Up to.....€500 per insurance period</p> <p>Hotline</p> <p>Actual costs</p>

<ul style="list-style-type: none"> - Search and rescue costs - Assistance in the event of the theft, loss or destruction of identity documents or means of payment - Psychological support 	<p>Up to.....€5,000 per insurance period</p> <p>Hotline</p> <p>Hotline</p>
<p>Loss, theft of your luggage or damage caused to it:</p> <ul style="list-style-type: none"> • Luggage excluding Valuables <ul style="list-style-type: none"> - In case of theft with Forced entry or Assault, for the entire duration of the Stay - In case of total or partial destruction or loss during transportation by an air carrier • Valuables excluding phones and tablets <ul style="list-style-type: none"> - In case of theft with Forced entry or Assault, for the entire duration of the Stay - In case of total or partial destruction or loss during transportation by an air carrier • Phones and tablets <ul style="list-style-type: none"> Only in case of Assault 	<p>Aggregate limit: €2,000 per insurance period</p> <p>Including Luggage, with the exclusion of Valuables: €2,000 per insurance period</p> <p>Including Valuables, with the exclusion of phones and tablets: €700 per insurance period and Deductible: €30 per Event</p> <p>Including phones and tablets: €500: per insurance period and Deductible: €50 per Event</p>
<p>Delay in delivery of Luggage</p> <p>Fraudulent use of the SIM card</p>	<p>Compensation for delays in delivery of Luggage of more than 24 hours.....€200 per Event</p> <p>100% of actual costs up to.....€50 per Event</p>
<p>Personal Accident Insurance</p> <p>Accidental death lump sum</p> <p>Accidental permanent disability lump sum</p>	<p>€15,000</p> <p>Up to €75,000 (in the event of total permanent disability)</p>

