

## OPALE HEALTH INSURANCE CONTRACT

### OPTION 2: HOSPITALISATION COVER

#### TABLE OF BENEFITS

COVER FOR EXPENSES INCURRED IN THE EUROPEAN ECONOMIC AREA AND SWITZERLAND

Basis of reimbursement: the French Social Security's 'Base de Remboursement' unless otherwise stated

**Limit: EUR 400,000 any one person any one contract year**

BENEFIT	LEVEL OF REIMBURSEMENT
<b>MEDICAL TREATMENT RELATED TO A COVERED HOSPITALISATION:</b> Medical fees, medical assistants, speciality acts, tests, radiology, everyday medical acts related to a hospital stay	250 % of the 'Base de Remboursement' for a maximum of 90 days following discharge from hospital
<b>HOSPITALISATION (MEDICAL AND SURGICAL) IN A 'CONVENTIONNE' (NHS) HOSPITAL:</b> Cost of stay in hospital  Medical and surgical fees  Private room *  Patient's contribution to hospital accommodation expenses  Adult accompanying a hospitalised child of less than 15 years of age	100% of actual expenses  300% of the 'Base de Remboursement'  Maximum of EUR 90.00 per day  100% of actual expenses  100% of actual expenses for a maximum of 45 days
<b>DAILY BENEFIT IN THE EVENT OF HOSPITALISATION OF 4 OR MORE CONSECUTIVE NIGHTS</b> (for Members aged under 76 on the day they are admitted to hospital only)	Lump sum payment: EUR 40.00 per day from the 4 <sup>th</sup> to the 50 <sup>th</sup> consecutive night in hospital Lump sum payment: EUR 80.00 per day from the 51 <sup>st</sup> to the 365 <sup>th</sup> consecutive night in hospital The amount of benefit is halved for children aged 15 or under on the day they are admitted to hospital
<b>MEDICINES:</b> Medicines related to a covered hospitalisation	100% of actual expenses for a maximum of 90 days following discharge from hospital
<b>TRANSPORT:</b> Transport related to a covered hospitalisation	100% of actual expenses
<b>MATERNITY (mother insured):</b> Hospitalisation  Birth or adoption Twins or multiple birth	200% of the 'Base de Remboursement'  Lump sum payment: EUR 274.41 Lump sum payment: EUR 533.57

\* All personal conveniences are excluded (telephone, water, television etc.).

All the procedures listed in the French Social Security's nomenclature of professional procedures are reimbursed under this Contract, with the exception of the exclusions designated in Article 5 of the summary of the general conditions.

The sum total of the reimbursements received by the Member from the various health insurance plans he/she may be covered by cannot exceed the amount the Member has actually spent.

FOR MEMBERS AGED LESS THAN 65 ON MEMBERSHIP AND 75 AT THE MOST:

**Limit: EUR 65,000 per person**

BENEFIT	LEVEL
Death or permanent total incapacity further to accident	Capital: EUR 30,000 (doubled for an act of terrorism)
Permanent partial incapacity further to accident	Capital as above multiplied by percentage of incapacity
Funeral expenses following accidental death	EUR 5,000

# **OPALE HEALTH INSURANCE CONTRACT**

## **OPTION 2: HOSPITALISATION COVER**

### **PREMIUM RATES FOR 2012**

For Members, their spouse, partner and children (price per person)

#### **PREMIUMS FOR THE EUROPEAN ECONOMIC AREA AND SWITZERLAND:**

<b>AGE ON MEMBERSHIP</b>	<b>MONTHLY</b>	<b>ANNUAL</b>
Child less than 21 years old	EUR 111.18	EUR 1,334.16
Member less than 35 years old	EUR 151.24	EUR 1,814.88
Member from 35 to 44 years old	EUR 190.75	EUR 2,289.00
Member from 45 to 54 years old	EUR 227.37	EUR 2,728.44
Member from 55 to 70 years old	EUR 280.59	EUR 3,367.08
Member from 71 to 80 years old	EUR 398.15	EUR 4,777.80

- New-born children: the new-born children of a Member who has been paying premiums for more than three (3) months, and who are registered within two (2) months of their birth, will have no waiting period nor will they have to fill in a medical questionnaire; however their premium will be due from birth.
- Premature new-born children: for the premature new-born children of a Member who has been paying premiums for more than three (3) months, cover will be restricted to treatment received during a maximum period of fourteen (14) days from the date of birth, provided an application has been completed for the child within fourteen (14) days of the child being born. No other benefits are available to premature new-borns until thirty (30) days following discharge from hospital, when the selected plan benefits and rules will apply.
- Children over twenty (20) years old: from their 20<sup>th</sup> birthday they will be able to take out their own individual membership.
- The third (and any subsequent) child of an insured family group will be covered free of charge.

Premiums are according to age at the time of membership. After the age of twenty (20), the Member retains his/her original age group.

The Insurer may charge rates or impose conditions according to the proposer's state of health as stated on the proposal form or as revealed by a medical examination at the time of application for cover.

Premiums paid annually are subject to a 5% discount.

Please note that as the OPALE contract is based on the French Social Security's '*Base de Remboursement*' or '*Tarif de Convention*', medical treatment which is not listed by the French Social Security or which is carried out by a healthcare provider who is '*non-conventionné*' will not be reimbursed, unless specified to the contrary on the table of benefits.