

OPALE HEALTH INSURANCE CONTRACT

OPTION 1: 100% COVER

TABLE OF BENEFITS

COVER FOR EXPENSES INCURRED IN THE EUROPEAN UNION AND FRENCH OVERSEAS
DEPARTMENTS AND TERRITORIES

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

Limit: EUR 330,000.00 any one person any one contract year

<i>COVER PROVIDED BY PRESIDIO REINSURANCE MANAGEMENT LIMITED</i>	
BENEFIT	LEVEL OF REIMBURSEMENT
Medical fees, tests, radiology, everyday medical treatment, and medical assistants	100% of the 'Base de Remboursement'
Non-reimbursable doctors' fees	Lump sum: EUR 20.00 per consultation
Medicines	100% of the 'Base de Remboursement'
Direct settlement of surgical and hospital expenses	100% of the 'Base de Remboursement'
Direct settlement of lump sum hospital expenses	100% of actual expenses
Orthopaedics, hearing aids, transport	100% of the 'Base de Remboursement'
Equipment	150% of the 'Base de Remboursement'
Dental treatment	100% of the 'Base de Remboursement'
Orthodontics and reimbursable dentures	250% of the 'Base de Remboursement' Limit: orthodontics and dentures limited to EUR 1524.50 per year of insurance per Member (EUR 762.25 in the first year)
Implantology	Lump sum: EUR 382.00 per year of insurance per Member
Optical expenses: Lenses Lump sum for frames Contact lenses	300% of the 'Base de Remboursement' EUR 100.00 150% of the 'Base de Remboursement'
Maternity (Mother insured): Pregnancy and childbirth Birth or adoption	100% of the 'Base de Remboursement' EUR 274.00 (lump sum payment)
Funeral expenses - Member, children, partner	EUR 1,524.00 (lump sum payment)
Reimbursable hydrotherapy	100% of the 'Base de Remboursement'
Medically prescribed homeopathy: Medical fees Medicines	100% of the 'Base de Remboursement' 100% of the 'Base de Remboursement' or the actual cost of treatment in accordance with the rates fixed by the medical practitioners
Osteopathy, acupuncture, chiropractic: Consultations	Lump sum: EUR 30.00 per consultation Limit: maximum of 5 consultations per speciality per year of insurance per Member
Treatment	Maximum of EUR 286.00 per speciality per year of insurance per Member

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 60,000 per person

COVER PROVIDED BY LLOYD'S OF LONDON	
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

PREMIUM RATES FOR 2010

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

PREMIUMS FOR METROPOLITAN FRANCE, THE EUROPEAN UNION AND FRENCH OVERSEAS DEPARTMENTS AND TERRITORIES:

AGE ON MEMBERSHIP	MONTHLY	ANNUAL
Child less than 21 years old	EUR 136.81	EUR 1641.72
Member less than 35 years old	EUR 185.86	EUR 2230.32
Member from 35 to 44 years old	EUR 231.21	EUR 2774.52
Member from 45 to 54 years old	EUR 288.64	EUR 3463.68
Member from 55 to 60 years old	EUR 341.01	EUR 4092.12
Member from 61 to 65 years old	EUR 394.97	EUR 4739.64
Member from 66 to 71 years old	EUR 440.17	EUR 5282.04
Member from 72 to 80 years old	EUR 484.19	EUR 5810.28
FAMILY RATE *	EUR 557.79	EUR 6693.48

* **FAMILY RATE: premium for an insured family group comprising two (2) adults and two (2) or more children of less than twenty-one (21) years of age.**

- 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 20th 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.

Students can claim a discount of 10% on the annual premium.

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.