# COVERAGE OF MEDICAL EXPENSES

BENEFITS	COVERAGE							
DEINEFILS	**	*						
	MANDATOR)	Y COVERAGE						
Hospitalisation expenses (1) Hospitalization for surgery and medical treatment (1) com and board, intensive care unit, medical expenses	100% of actual costs	100% of actual costs						
Psychiatric care and detoxification	100% of actual costs up to 30 days (After 2 years of coverage under the plan)	100% of actual costs up to 30 days (After 2 years of coverage under the plan)						
ost-hospitalization charges (following surgery)	100% of actual costs up to 30 days following discharge from hospital	100% of actual costs up to 30 days following discharge from hospital						
Room charges for adult accompanying a child under 12 years of age	100% of actual costs  up to 30 days  up to € 40 per day	100% of actual costs up to 30 days up to € 25 per day						
Medically assisted transportation	<b>100% of actual costs</b> up to € 310 per year per person	<b>90% of actual costs</b> up to € 160 per year per person						
Medical prostheses	<b>100% of actual costs</b> up to $\leq 2300$ per prosthesis	<b>90% of actual costs</b> up to € 1 600 per prosthesis						
CHECK-UPS iter 3 consecutive years of membership	100% of actual costs up to $\leq 550$ Coverage for one check-up every 3 years	<b>90% of actual costs</b> up to € 550 Coverage for one check-up every 3 years						
OUTPATIENT EXPENSES  Physician's fees <sup>[2]</sup> , prescribed drugs, laboratory tests, X-rays, scanners  Paramedical professionals  Home nursing, physiotherapy <sup>[2]</sup>	100% of actual costs	<b>90% of actual costs</b> Up to € 4 600 / year						
	OPTIONAL	. MODULES						
AODULE 1 MATERNITY	100% of actual costs up to	90% of actual costs up to						
Maternity (1) elivery with or without complications including ante and post natal care	€ 13 000 in Zone 1 and 2 € 7 000 in Zone 3	€ 13 000 in Zone 1 and 2 € 7 000 in Zone 3						
In-vitro fertilization (1) Maximum 3 attempts	€ 800 per procedure in Zone 1 and 2 € 500 per procedure in Zone 3	€ 800 per procedure in Zone 1 and 2 € 500 per procedure in Zone 3						
ODULE 2 DENTAL	100% of actual costs up to € 4 600 per year	90% of actual costs up to € 3 100 per year						
Dental care and oral surgery	up to € 1 600 per person per year	up to € 1 100 per person per year						
Dental prostheses (1)	up to € 400 per prosthesis	up to € 310 per prosthesis						
Orthodontics (1) for child under 16 years of age	up to $\leq 1~900$ for the duration of treatment	up to $\leq 1~100$ for the duration of treatment						
ODULE 3 OPTICAL	100% of actual costs	90% of actual costs						
Glasses or contact lenses	up to € 200 per year per person	up to € 160 per year per person						

<sup>(1)</sup> Benefits subject to prior agreement

<sup>(2)</sup> Procedures requiring repeated courses of treatment (physiotherapy, nurse, visits, etc.) are subject to prior agreement

Zone 1 : Worldwide

Zone 2: Worldwide excluding the United States
Zone 3: Worldwide excluding Brazil, Great Britain, Hong Kong, Italy, Japan, Lebanon, Russia, South Africa, Switzerland, the United Arab Emirates, the United States

## MEDICAL ASSISTANCE & TRANSPORTATION (included in medical coverage)

All benefits have been tailored to the needs of persons on foreign assignment; we have selected a specialist partner to provide assistance services, including:

- Medical hotline and information service for vaccinations
- Recommendations of healthcare providers and medical advice

Members are also automatically entitled to access to our medical network, Mednet, available on our website :

#### www.gmcnet.fr

BENEFITS	LIMIT OF COVERAGE
- Emergency medical repatriation (dispatching of medical staff if necessary, forwarding of locally unavailable medication)	Actual costs
- Emergency medical transportation to the nearest hospital that can provide proper medical care	Actual costs
- Return airfare to the assignment country after recovery	Actual costs
- Round-trip airfare for a relative or friend in the event of hospitalization lasting more than 7 consecutive days	Actual costs
- Repatriation of mortal remains Casket and related expenses	Actual costs up to € 1,900
- Airfare in the event of the death of a member of the immediate family (mother, father or child)	Actual costs
- Transmission of urgent messages	Actual costs
<ul><li>Legal assistance</li><li>Legal fees</li><li>Bail</li></ul>	€ 1,900 € 15,000

### PREMIUMS 2007

#### MANDATORY BASIC COVERAGE

Annual Premiums per person in €

Ages	ZONE 1		ZO	NE 2	ZONE 3	
Ages	*	**	*	**	*	**
Birth to 20	3504	3873	2274	2501	1533	1685
21 to 30	3933	4364	2539	2806	1709	1882
31 to 40	5163	5718	331 <i>7</i>	3666	2203	2434
41 to 50	5978	6635	3832	4242	2535	2803
51 to 60	8697	9642	5538	6138	3642	4022
61 to 69	10918	12120	6940	7702	4536	5027

#### **OPTIONAL COVERAGE**

L Duamium5
Annual Premiums per person in €
Annous in E
per person
Dei P

Optional modules	ZONE 1		ZO	NE 2	ZONE 3	
modules	*	**	*	**	*	**
Module 1 : Maternity	1047	1531	661	976	41 <i>7</i>	623
Module 2 : Dental Per adult	1125	1405	<i>7</i> 11	884	454	573
Per Child	749	928	<b>47</b> 1	586	305	373
Module 3 : Optique Per adult	366	424	170	18 <i>7</i>	146	173
Per Child	241	282	105	129	95	116

**ZONE 1 :** Worldwide

**ZONE 2:** Worldwide excluding the United States

**ZONE 3:** Worldwide excluding Brazil, Great Britain, Hong Kong, Italy, Japan, Lebanon, Russia, South Africa, Switzerland, the United Arab Emirates, the United States



## **DEATH & PERMANENT TOTAL DISABILITY**

A lump sum payment will be made in the event of death or total and permanent disability. The payment varies according to the initial amount chosen when the member subscribes (total and permanent disability occured before 60 years old). Death coverage is active until the age of 70.

AMOUNT	ANNUAL PREMIUMS								
	Up to 30 years	31 - 40	41 - 50	51 - 60	61 - <b>7</b> 0				
€ 15 000	€ 34.80	€ 56.40	€ 91.20	€ 202.80	€ 424.80				
€ 35 000	€ 81.60	€ 130.80	€ 214.80	€ 474.00	€ 992.40				
€ 65 000	€ 151.20	€ 242.40	€ 397.20	€ 879.60	€ 1843.20				
€ 95 000	€ 220.80	€ 355.20	€ 582.00	€ 1286.40	€ 2692.80				
€ 125 000	€ 291.60	€ 466.80	€ 764.40	€ 1692.00	€ 3543.60				
€ 155 000	€ 361.20	€ 579.60	€ 948.00	€ 2098.80	€ 4394.40				

## **DISABILITY** (death coverage is mandatory)

In the event of disability resulting from illness or accident, the member will be granted a daily allowance, after completion of a 30 or 60 days deferment period. Should the disability be permanent, a pension will be paid. Payments will cease on the member's 60<sup>th</sup> birthday for permanent disability and 65<sup>th</sup> for temporary disability.

Daily Allowance Amount	ANNUAL PREMIUMS in €									
	Up t	Up to 30		31 - 40 41		- 50	51 - 60		61 - 65	
	30 days *	60 days *	30 days *	60 days *	30 days *	60 days *	30 days *	60 days *	30 days *	60 days *
€ 15 € 30 € 45 € 60	127.20 254.40 381.60 508.80	99.60 201.60 301.20 403.20	177.60 356.40 532.80 711.60	000.	267.60 537.60 804.00 1074.00	854.40		1081.20	376.80 757.20 1132.80 1513.20	1202.40
€ 75 € 90 € 105 € 120	636.00 762.00 890.40 1017.60	704.40	888.00 1065.60 1244.40 1420.80	847.20 988.80	1609.20 1879.20	1279.20 1492.80	2037.60 2378.40	1618.80 1891.20	1890.00 2266.80 2647.20	1801.20 2103.60
€ 120 € 135 € 150	1144.80	906.00	1599.60 1777.20	1272.00	2415.60	1920.00	3058.80	2431.20	3403.20	2704.80

<sup>\*</sup> deductible



### **SUMMARY OF GENERAL TERMS AND CONDITIONS**

#### **MEMBERS**

The following persons are eligible for coverage (premiums by person):

- Member aged under 65, working and residing outside his/her country of origin (cover can be extended until 70)
- His/her spouse (or, in the absence of a legal spouse, common-law spouse, subject to provision of a proper certificate or affidavit), under the condition he/she is not working.
- Their children, aged less than 21 years, living with the parents,
- Their children aged 21 to 28 who are full-time student. A proper student certificate must be provided annually.

The membership to the plan shall not exempt the member to comply with local regulations related to employee benefits scheme in the country where the member is assigned.

#### **TERRITORY**

Coverage is valid worldwide, round the clock. However, in the case of expenses incurred outside the geographical zone selected, coverage applies only in the event of unexpected and unforeseen illnesses (1) or accidents (2). In all circumstances, coverage is subject to GMC's agreement.

#### **EFFECTIVE DATE & TERMINATION OF COVERAGE**

Coverage is subject to GMC's approval of your application and the payment of the premiums due.

Membership in the plan expires on December 31 of every year and is automatically renewed on the following January 1.

It lapses on the last day of the month on which:

- ▶ The member is no longer on foreign assignment,
- ▶ The member reaches the age of 70 for medical and Death coverage,
- ▶ The member reaches the age of 65 for Disability,
- ▶ The member stops all professional activity or retires.

Coverage may be terminated:

- by registered letter from either the member or GMC at least 2 months before January 1 of each year;
- by GMC:
- ▶ If premiums remain unpaid after required formalities have been completed,
- ▶ In the case of false or fraudulent declaration regarding the health of the member or any other member in the policy,
- ▶ *If the policies issued by the Companies listed are terminated.*

#### **WAITING PERIODS**

The following types of expenses incurred during the stated waiting periods are not covered: MEDICAL EXPENSES:

- 10 months: maternity expenses
- (\*) 6 months: dental prostheses and orthodontics, optical, medical prostheses
- (\*) 3 months: hospitalization other expenses
- (\*) Waiting periods may be waived (except for maternity)
- whenever the member can show at the time of enrolment that he or she had equivalent coverage immediately prior to the application for coverage under the plan,
- in the event of unexpected illnesses (1) or accidents (2) subsequent to the enrolment date.
- whenever an application for covering a spouse is received no later than 90 days after the member's marriage.

#### DISABILITY:

A waiting period of 90 days will be applied in case of temporary sick leave or in case of permanent non-accidental disability.

- (1) Unexpected illness: a sudden and unforeseeable medical condition, certified by a physician.
- (2) Accident: a sudden event beyond the control of the member.



#### **EXCLUSIONS**

This scheme covers all accidents and illnesses, with the exception of the following:

#### **1** Common exclusions for all coverage:

- Benefits that have not been chosen by the member;
- Self-inflicted injuries or illnesses including suicide, attempted suicide and self-mutilation;
- Injuries or illnesses resulting from or occurring in conjunction with competitive sports other than those in which the member participates purely as an amateur;
- Injuries or illnesses due to the practice of hazardous sports (except for skiing practiced by personal choice) such as bobsleighing, bungee-jumping, caving, contact sports and martial arts, gliding, hang-gliding, micro light flying, mountain climbing, paragliding, rafting or the operation of personal watercraft, rock-climbing, ski jumping, sledge;
- Flying accidents unless the member is a passenger on a plane for which the owner and pilot have valid authorizations and licenses;
- Treatments of injuries or illnesses directly or indirectly arising from or required as a result of civil or foreign war, insurrections, riots, rebellions or popular uprisings, whenever the member is in breach of existing laws by taking part;
- Injuries or illnesses incurred prior to the effective date of coverage and not declared to the insurer;
- The participation by the member in brawls, other than in self-defense or to rescue of a third party;
- Injuries or illnesses resulting directly or indirectly from radioactivity;
- Accidents or illnesses caused by drunkenness, alcoholism (rate of alcohol in the blood defined by the highway code or by the current legislation) or the use of drugs, by the insured or the beneficiary.

#### **2** Exclusions of medical expenses:

- Expenses incurred prior to the effective date of coverage or after its termination;
- Expenses incurred during waiting periods;
- Treatment provided by non-medically recognized practitioners;
- Treatment that is not prescribed by a medical practitioner and/or is not medically necessary;
- Expenses incurred for cosmetic procedures or surgery for the purpose of beautification;
- Services or supplies that are not indispensable for a diagnosis or treatment of an illness;
- Non urgent hospitalization for which no prior agreement has been requested;
- Procedures subject to prior agreement for which no agreement has been requested and granted;
- Expenses incurred for the treatment of congenital abnormalities or birth defects, unless the child is born after coverage is effective and waiting period for maternity is fulfilled;
- Termination of pregnancy on non-medical grounds;
- Expenses incurred for preventive medicine (except for vaccinations that are mandatory or recommended in the member's country of residence or a country that he/she is traveling to);
- Treatment provided by non-licensed or non-certified chiropractors;
- Treatment provided by osteopaths, psychologists;
- Pharmaceutical products other than prescribed drugs (e.g. cotton, suntan lotions, over-the-counter drugs, etc.);
- Expenses deemed to be luxurious or unreasonable in the country in which they are incurred;
- Non-medical expenses (telephone charges, TV rental, visitor's meal...);
- Treatment received in health spas or similar establishments;
- Expenses incurred in a nursing home or convalescent facility;
- Private deluxe rooms;
- Treatment at facilities for alcohol or substance abuse (or similar establishments) during the first two years of coverage.

#### 3 Exclusions of death or permanent total disability:

- Death, permanent total disability resulting from civil or foreign war;
- Death or permanent total disability resulting from attempted suicide when the insured has been covered for less than 12 months.

#### **4** Exclusions of medical transportation expenses:

- Any repatriation or emergency medical transportation or other expenses not approved in writing by the Company and/or not under the auspices of the Company;
- Any expense incurred against medical advice, whenever the member resides outside the home country or travels outside the normal country of residence, or to pay for medical treatment, rest and recovery subsequent to the member's repatriation to the home country;
- Any expense incurred by a member whose condition is not serious, or for other than emergency treatment designed to protect the life or prevent a substantial worsening of the member's recovery prospects;
- Any expense incurred for medical examinations or surgical procedures scheduled prior to the request for assistance and not of an emergency nature or intended at the time to protect the life or prevent a substantial worsening of the member's condition;
- Any expense incurred whenever the member suffers from problems of a psychological or psychiatric nature that do not require immediate admission to a specialized institution;
- Self-mutilation, alcohol abuse, substance addiction or abuse.



#### **HOW TO PURCHASE COVERAGE**

Please make sure you send us a complete application if you wish coverage to take effect as soon as possible

- 1- Carefully fill out the enrolment application form and the medical questionnaire, including specifics where necessary (if you answer "yes" to any question).
- 2- Enclose a bank account identification form for reimbursements to be effected.
- 3- Enclose your previous insurance certificate in order to waive waiting periods.
- 4- Calculate the amount of the premium for yourself and your dependants, if any.
- 5- Include premium payment for the first six months, unless Visa/MasterCard payment has been arranged (please note that the enrolment will only be made after the initial premium has been paid).
- 6- Mail all of the above documents to the Medical Board, at GMC International Department, 10 Rue Henner, 75459 Paris Cedex 09, France

#### PREMIUM PAYMENT

Premiums are payable in advance, in Euros, quarterly, semi-annually or annually, by bank transfer or Visa/MasterCard. When enrolling into the plan, an initial six months premium will be payable for the policy to be enforced, unless Visa/MasterCard payment has been opted for.

Failure to settle premiums within one month of GMC's invoice may result in coverage being suspended or terminated. Such action shall in no way impair the right of GMC to recover past due premiums.

Premium rates may be revised every year with effect of January 1.

Premiums might be raised in the mid of the year in case of change in age range.

This folder is a summary of the cover.

You may cancel your enrolment in the plan within the first 30 days, provided no claim has been incurred.



You are entitled to ask and amend any information on yourself that has been recorded with GMC International.

This right to access and review such information can be exercised at

GMC International, 10 Rue Henner, 75 009 Paris, France.



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INSURED (S):			
I, the undersigned (La	ist name, first name)		
Born on	ii	ı	
Citizenship(s)			
S			
Telephone	E-	-mail	
Country of Expatriation	on /Assignment		
I wish cover to begin	01		
	Month Year		
and request that it is exte	ended to my family members as	s listed below:	
RELATIONSHIP	LAST NAME	FIRST NAME	DATE OF BIRTH
Name	TAILS & BILLING ADDR	ESS (if different from the	Insured's):
Telephone	E-	-mail	
I have duly noted that Approval by the GMC ber and enclosed in a . The payment of an Visa/MasterCard pay. In the event of my de My surviving spouse's living or r	sealed envelope attached to a initial premium for six ment).  eath, I appoint the following use unless legally separate represented children, in the irent, or in their absence, to	all be effective subject to review of the health declarat this application for enrolmen nonths of coverage (unless g beneficiary or beneficial ted, in my spouse's absor- ir absence, in equal share	tion duly filled out by each mem- t; arrangements are made for

I formally take notice of the fact that the terms of coverage are set forth in group insurance policies taken out by GMC Association:

- Medical expenses insurance policy no. 900.280 taken out with AXA France Vie
- Life and Disability insurance policy no. 900.281 taken out with AXA France Vie
- Assistance insurance policy no. 000001514 taken out with GARANTIE ASSISTANCE.

Association régie par la Loi du 1-7-1901.



Having taken note of the summarized general conditions, the scope of benefits and the terms of coverage and the corresponding premiums, I hereby apply for enrolment in the individual insurance plan for expatriate employees (Please tick the relevant boxes).

□ MEDICAL EXPENSES + ASSISTANCE									
Zone:	0.1		2	<b>3</b>					
Mandatory cover:	<b>-</b> *			□ **					
Optional modules:	- *			· **					
	□ Module 1 □ Module 2 □ Module 3			□ Module □ Module □ Module	e <b>2</b>				
	PREMIUMS								
Members to cover:		Mandatory cover	Module 1	Module 2	Module 3				
🗸 Member									
□ Spouse									
□ Children under 21 : x _									
□ Children 21 to 28 : x _									
□ DEATH & PERMANENT TOTAL   Capital:									
<ul> <li>SICK LEAVE GUARANTEE</li> <li>Daily deferment period :</li> <li>30 days</li> <li>60 days</li> <li>Daily allowance amount :</li> </ul>									
TOTAL ANNUAL PREMIUM									
I wish to receive reimbursment statements I	•								



After the initial pre	mium payment, I w	ish to be bill	led:					
□ Quarterly								
□ Every six months								
□ Annually								
I wish to pay prem	iums :							
☐ By Visa//Master	rCard							
□ By bank transfer	to the following bo	nk account						
Bank code	Branch co	de	Acco	unt	RIB key			
30004	00819		000260	16088	61			
SWIFT			<b>NPAFRPPPLZ</b>					
IBAN			081900026					
Signed in (city, cou	ntry)			on (date) _				
Signature of the me	ember, preceded by	"read and o	approved":					
	VISA /M	ASTER	CARD I	PAYM	ENT			
□ Visa								
□ Masterca								
Cardholder's full nam	e (as written on the ca	rd) :						
Card number								
Cara number		1 1						
Enday July		1 1		C'l				
Expiry date				Signature	<b>):</b>			
Consider and a 12 least t	in man of the number of	mitton in the	i anakura nasa	ما مسئلت لد	واد مل يحييه ومطاله وحيطا			
Security code (5 ldsf f	igures of the number v	villen in me s	signature pane	a on the DO	ck of your credit card)			



## **HEALTH DECLARATION**

Please complete this medical form for yourself, your spouse and your children. Tick the boxes corresponding to your answers, use a different sheet of paper if necessary

	INSURED	SPOUSE	1ª CHILD	2 <sup>nd</sup> CHILD	3rd CHILD	4™ AND SUBSEQUENT CHILDREN		
Last name:								
First name:								
Date of birth:								
Gender:								
Height:								
Weight:								
Blood pressure:								
Are you currently on sick leave?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES ☐ NO		
Over the past 5 years, have you ever been on sick leave for more than 15 consecutive days due to illness or accident?	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO		
Are you currently undergoing medical treatment or are you on a diet or under any kind of health monitoring, or has this been the case over the past five years?	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO	□ YES □ NO		
Over the past 5 years, have you ever been hospitalized (in a hospital, health clinic, treatment facility, psychiatric institution, etc.)?	□ YES □ NO	□ YES	□ YES	□ YES	□ YES □ NO	□ YES □ NO		
Have you ever undergone surgery or are you scheduled to do so?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES		
Do you suffer from a handicap, disability or chronic illness?	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES	☐ YES ☐ NO	☐ YES ☐ NO	☐ YES		
If you answered "yes" to any of the above, please specify at what time the event occurred and the after-effects, if any, or any illness or accident*	of the above, please specify at what time the event occurred and the after-effects, if any, or							
	I hereby certify that the above declarations are true and accurate and undertake to provide to the GMC Medical Board any information or medical data required. Any misstatement or omission shall render the policy null and void.							
Signed in (city, country	r)				on (date)			
Signature								
Signature(s) of the memb	Signature(s) of the member and his/her spouse (if applicable), preceded by the words "read and approved"							

(\*) Use a separate sheet of paper if necessary, and attach it to this form

Please return this questionnaire, in an envelope marked "Confidential", to the Medical Board, GMC International Department - 10 Rue Henner - 75459 Paris Cedex 09 - France



