

OPALE HEALTH INSURANCE CONTRACT

OPTION 2: HOSPITALISATION 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 TREATMENT RELATED TO A COVERED HOSPITALISATION: 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
HOSPITALISATION (MEDICAL AND SURGICAL) IN A 'CONVENTIONNE' (NHS) HOSPITAL: Accommodation expenses Medical and surgical fees Private room * Lump sum hospital 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
MEDICINES: Medicines related to a covered hospitalisation	100% of actual expenses for a maximum of 90 days following discharge from hospital
TRANSPORT: Transport related to a covered hospitalisation	100% of actual expenses
MATERNITY (mother insured): 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 60,000 per person

<i>COVER PROVIDED BY LLOYD'S OF LONDON</i>	
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

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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 89.94	EUR 1079.28
Member less than 35 years old	EUR 118.19	EUR 1418.28
Member from 35 to 44 years old	EUR 152.45	EUR 1829.40
Member from 45 to 54 years old	EUR 184.21	EUR 2210.52
Member from 55 to 70 years old	EUR 230.37	EUR 2764.44
Member from 71 to 80 years old	EUR 332.34	EUR 3988.08

- 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.

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.