

# Private International Healthcare Plan

Insurance Product Information Document

Insurer: MGEN Portugal - Policy no. MGENIB1100658SAN

Product: Indigo Expat Junior - Healthcare Plan from the First euro



This information document provides a summary of the principal benefits and exclusions of the Contract. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation to read carefully. Benefits preceded by a green check mark mean that they are systematically granted within the contract.

**What type of insurance is it?** The purpose of the insurance product "Indigo Expat Junior" is to provide optional cover for individuals on international mobility, between their 18th and 29th anniversary, citizens or non-citizens of the European Union, residents in a Member State of the European Union and members of the Policyholder Association, for reimbursement of their **medical expenses** recognized by the French social security Sickness-Maternity Insurance, from the first euro. The group insurance policy no. MGENIB1100658SAN has been taken out by the « *Association Coopération, Mobilité et Expatriation* » (ACME) with VYV International Benefits (VYV IB), acting on behalf of the Insurer MGEN Portugal, whose legal notices appear at the bottom of the page.



## What is insured?

### Healthcare Benefits

Reimbursement of the actual health costs incurred by the Insured, from the first euro and within the limit of actual costs and usual and reasonable costs:

- ✓ Inpatient benefits
- ✓ Out-patient benefits
- ✓ Dental benefits



## Where am I covered?

The coverage area is specified on the membership certificate.

- ✓ **ZONE 2:** Angola, Argentina, Australia, Azerbaijan, Bahrain, Bolivia, Canada, Chile, Colombia, Costa Rica, Djibouti, Dominican Republic, Ecuador, Gibraltar, Georgia, Guatemala, Iceland, Indonesia, Ireland, Israel, Italy, Japan, Kazakhstan, Kuwait, Malaysia, Mexico, Moldova, Monaco, Mozambique, New Zealand, Nigeria, Oman, Panama, Peru, Qatar, Seychelles, Saudi Arabia, South Africa, South Korea, Thailand, Uruguay, Vanuatu, Vatican + Zone 1.
- ✓ **ZONE 1:** Worldwide, excluding Zone 2 countries.

The expatriation countries excluded from coverage are: Bahamas, Barbados, Belarus, Brazil, China, United Arab Emirates, United States, Faroe Islands, Hong Kong, Lebanon, Morocco, Polynesia, United Kingdom, Russia, Saint Barthelemy, Saint Martin, Saint Pierre and Miquelon, Singapore, Switzerland, Taiwan, Venezuela, Wallis and Futuna.

- ✓ Outside the geographical area chosen above: during a trip of less than 7 weeks outside the area of coverage, only the costs resulting from an accident, or an emergency illness are reimbursed, provided the treatment was practised by a general or specialised practitioner or the hospitalisation was a necessity owing to the emergency and took place within twenty-four (24) hours.

- ✓ In other cases, after the express approval of the Insurer.

The duration of residence abroad is set at a minimum of six (6) months.



## What is not insured?

### Main exclusions

- ✗ A DISEASE OR ACCIDENT CAUSED INTENTIONALLY BY THE INSURED MEMBER, OR RESULTING FROM VOLUNTARY MUTILATION OR A SUICIDE ATTEMPT,
- ✗ A CLAIM ARISING DIRECTLY OR INDIRECTLY FROM THE DISINTEGRATION OF AN ATOMIC NUCLEUS,
- ✗ THE CONSEQUENCES OF A CIVIL OR NON-CIVIL WAR, AN INSURRECTION, A RIOT, AN ATTACK, OR GRASSROOTS MOVEMENTS, EXCEPT IF THE INSURED PERSON DOES NOT TAKE AN ACTIVE PART IN SUCH EVENT, OR IF HE/SHE IS REQUIRED TO CARRY OUT A MAINTENANCE OR SURVEILLANCE MISSION IN ORDER TO ENSURE THE SECURITY OF PERSONS AND PROPERTY,
- ✗ ANY INTENTIONAL ACT THAT MAY RESULT IN THE APPLICATION OF A BENEFIT UNDER THE CONTRACT AND ANY CONSEQUENCES OF A CRIMINAL PROCEEDING TO WHICH THE INSURED MEMBER IS SUBJECT,
- ✗ ANY COSMETIC OR AESTHETIC TREATMENT TO ENHANCE THE APPEARANCE,
- ✗ CARE OR TREATMENT OF DRUG ADDICTION OR ALCOHOLISM,
- ✗ TREATMENTS OUTSIDE THE GEOGRAPHICAL AREA OF COVERAGE,
- ✗ THE TREATMENT OF ILLNESS OR INJURY, AS WELL AS DEATH, FOLLOWING ACTIVE PARTICIPATION IN WAR, RIOTS, CIVIL DISORDER, TERRORIST ACTS, CRIMINAL ACTS, ILLEGAL ACTS OR ACTS AGAINST INTERVENTION FOREIGN, WHETHER WAR HAS BEEN DECLARED OR NOT,
- ✗ THE EXPENSES INCURRED DURING THE ACQUISITION OF AN ORGAN, SUCH AS THE SEARCH FOR A DONOR, COLLECTION, TRANSPORT AND ADMINISTRATIVE COSTS,
- ✗ EXPERIMENTAL TREATMENTS OR DRUGS OR EFFECTS ARE NOT PROVEN.



## Are there any restrictions on cover?

- ! Membership of the insurance is limited to persons aged 18 to 29 years maximum.
- ! Expenses above the overall annual maximum amount for the reimbursement of healthcare costs per beneficiary: €500,000/year/insured.
- ! Care provided outside the period of validity of the contract.
- ! Costs incurred outside the subscribed geographical area.
- ! Unreasonable or unusual medical expenses: reimbursements will be refused or limited
- ! Acts subject to prior approval for which acceptance has not been requested or has been refused.



## When and how do I pay?

Premiums for each insurance year are calculated based on the age of each affiliate members at the date of affiliation and then at the renewal date of membership and coverage area.

**Premiums are paid by the Insured in advance in euros (€) to ExpaTPA**, by direct debit, bank transfer or by credit card on the internet. The amount of the premium is indicated in the membership certificate.



## What are my obligations?

**Under penalty of nullity of the insurance contract or unsecured benefits:**

### When taking out the policy:

- Complete and sign an individual membership form and a medical questionnaire.
- Choose one of the geographic coverage areas (Zone 1 or Zone 2).
- Pay your first premium.
- After delivery of the contractual conditions: sign the membership certificate and attach all the documents necessary for membership and pay the premium.

### During the policy period:

- Pay the membership fee to the ExpaTPA at the scheduled terms.
- Inform ExpaTPA as soon as it becomes aware of one of the following events: change of address, change of country of expatriation, return to the country of origin, change in family composition, change of situation with regard to the schemes mandatory health and maternity insurance.

### In case of a claim:

- Contact the third-party administrator ExpaTPA to obtain a direct take charge for hospitalization or third-party payment for external medical expenses.
- Notify ExpaTPA of any admission to hospital at least fifteen (15) days in advance (or within 48 hours of admission in the event of an emergency)
- Ask the prior approval by ExpaTPA (except emergency) for certain medical expenses subject to prior approval.
- Send to ExpaTPA the claim form with the supporting documents (sending email is permitted for requests for reimbursement whose amount is less than or equal to €500).



## When does the cover start and end?

The effective date of the contract is subject to membership of the Association ACME, acceptance of the Insurer and the payment of the first premium. The membership of the Insured Member takes effect on the date indicated on the membership certificate.

### The insurance coverage ceases:

- **For each Insured member:**
  - **at the initiative of the Insured member in the event of annual cancellation of its membership,**
  - **as soon as the Insured member ceases to belong to the category of insured persons to which the policy applies,**
  - **in the event of non-payment of premiums and in compliance with the provisions of the French Insurance Code,**
  - **in case of false declaration,**
  - **on the date on which the Insured member is no longer a member of the Policyholder Association,**
  - **in the event of the death of the Insured member, unless requested by the Beneficiary of the deceased Member,**
  - **no later than the date of his/her 30th anniversary,**
  - **at the end of the third year of cover under the contract, subject to termination of cover on the 30th anniversary maximum,**
  - **on the effective date of the termination of group insurance contract No. MGENIB1100658SAN concluded between the ACME Subscription Association and the MGEN Portugal Insurer.**
- **Benefits in favour of the Spouse (Beneficiary) cease:**
  - **as soon as he no longer meets the conditions provided for in the contract and in any event on the same date as for the Insured.**

The termination (or suspension) of cover entails, both for the Insured and for his Spouse (Beneficiary), if any, the cancellation of the right to benefits for all acts and treatments performed from the date of termination.



## How do I cancel the contract?

For the Member, the insurance takes effect on the date indicated on the membership certificate, for a period of twelve (12) months. It is then renewed tacitly for a period of one (1) year, unless cancelled by the Insured member.

The insured's membership is renewable only two (2) times, for a maximum total coverage period of three (3) years.