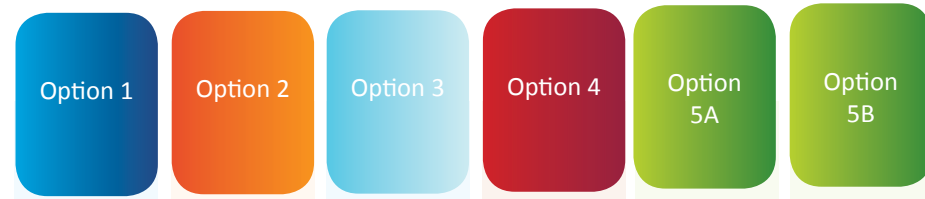


Refunds

CHF is the reference currency of the IMS. It is subject to the variations of the monthly exchange rate.



Hospitalisation [The daily hospital charge is not refunded - Actual expenditure, Maximum per day of hospitalisation]

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Surgical Hospitalisation (lump sum/day)	2 282,90 CHF 1 461,05 €	2 282,90 CHF 1 461,05 €		640,63 CHF 410 €	304,69 CHF 195 €	406,25 CHF 260 €
Medical Hospitalisation (lump sum/day)	1 151,03 CHF 736,66 €	1 151,03 CHF 736,66 €		390,63 CHF 250 €	179,69 CHF 115 €	234,38 CHF 150 €
Individual room	27 CHF	27 CHF		27 CHF	-	-
Daily hospital charge not included						

Pharmacy

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
All the prescribed medicines are reimbursed.	70 %*	70 %*		70 %*	-	-

Consultations and visits [Maximum limit/consultation]

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Consultation – General medicine	20,02 CHF 12,81 €	20,02 CHF 12,81 €		20,02 CHF 12,81 €	-	-
Consultation – Specialist	25,02 CHF 16,01 €	25,02 CHF 16,01 €		25,02 CHF 16,01 €	-	-
Consultation – Psychiatry	37,52 CHF 24,01 €	37,52 CHF 24,01 €		37,52 CHF 24,01 €	-	-
Doctor's home visit	25,02 CHF 16,01 €	25,02 CHF 16,01 €		25,02 CHF 16,01 €	-	-

Convalescence cure [only in homes approved by the IMS] (in France: Mutuelle Saint-Martin and Social Security).

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
[Maximum limit/day + Reimbursement of medical care during the cure in approved homes – limited to 30 days/year]	34,38 CHF 22,00 €	-		34,38 CHF 22,00 €	-	-

Other health care expenditures

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Analysis, Blood collection, X-rays, Nursing assistant, special treatments, Physiotherapy, Ambulance transport (chemotherapy, dialysis, transfer from one hospital to another for an exam)	70 %*	70 %*		70 %*	-	-

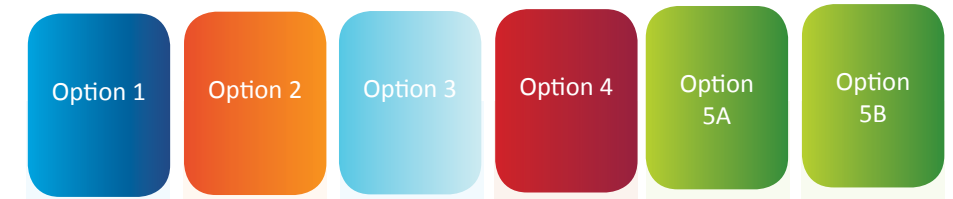
Hydrotherapeutic cure

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
[Limited to one/year]	350,16 CHF 224,10 €	-		350,16 CHF 224,10 €	-	-

*of the real spending



Please provide paid bills and medical prescriptions



Dental care and prosthesis [Annual limit]

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Dental care	70 %* 1 560,00 CHF 1 000 €	70 %* 312,50 CHF 200 €		70 %* 781,25 CHF 500 €	-	-
Dental prosthesis	70 %* 3 120,00 CHF 2 000 €	-		70 %* 1 562,50 CHF 1 000 €	-	-

Optical care

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Lenses [2/year] & contact lenses [1/year]	39,06 CHF 25 €	-		39,06 CHF 25 €	-	-
Frame [1/year]	39,06 CHF 25 €	-		39,06 CHF 25 €	-	-
Lenses + Frames [one pair/year]	117,18 CHF 75 €	-		117,18 CHF 75 €	-	-

Auditory care [Annual limit per aid]

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
Hearing aids	625,00 CHF 400 €	-		625,00 CHF 400 €	-	-
Auditory maintenance (batteries)	57,17 CHF 36,59 €	57,17 CHF 36,59 €		57,17 CHF 36,59 €	-	-
Auditory repairs	70 %*	70 %*		70 %*	-	-
	70 %*	70 %*		70 %*	-	-

3A : waiting option (mission country). No reimbursements.
3B : Regularization of the contribution on the arrival to Europe.
Reimbursements equivalent to option 1. No medical evacuations.

Orthopaedics

Medical evacuation

	Option 1	Option 2	Option 3	Option 4	Option 5A	Option 5B
MUTAS [In case of serious illness. Refunds can not exceed the price of 5 normal seats (a one-way ticket, tourist class). Clauses defined in the contract signed with MUTAS]	80 %*	-		-	-	-

*of the real spending



- > A prior agreement is not necessary except for hydrotherapeutic and convalescence cures and third party paying.
- > No third party paying except for agreed hospitals. The request for direct billing is signed by the group manager.
- > Bills must be sent within the year following the date of the medical care.
- > Bills must imperatively be sent first to the group manager.
- > Reimbursement of the bills by the group manager.