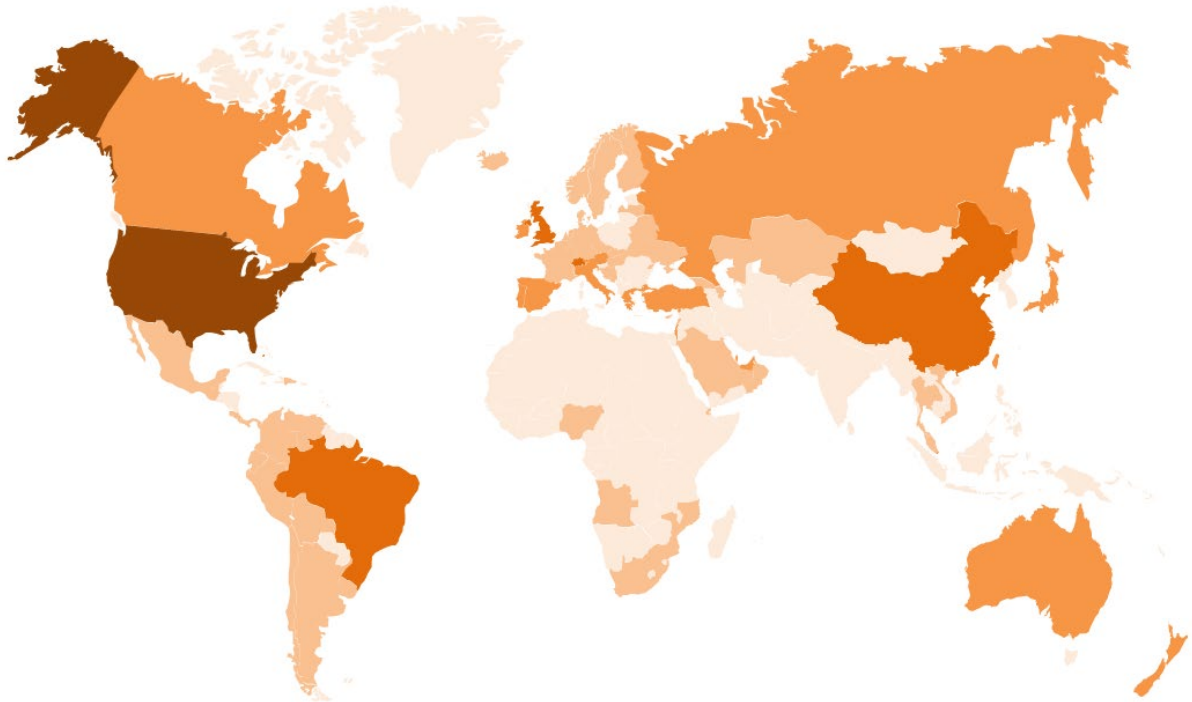


SPECIFIC COUNTRY OF RESIDENCE AND COVERAGE ZONE UNDER THE PLAN

The Member's Main country of residence or expatriation determines the minimum Coverage zone to be selected, in which the benefits will apply. It is specified that:

- the Selected coverage zone must be the same for both the Member and the Dependents
- a higher Coverage zone than the one including the Main country of residence or expatriation may be selected, particularly if the Home country is located in a higher Coverage zone.

There are 5 different Coverage zones under the plan, defined as follows:



- Zone 5: USA + Zones 1, 2, 3 and 4
- Zone 4: Bahamas, Brazil, China, Hong Kong, Jersey, Mexico, St. Barthelemy, St. Martin, Singapore, Switzerland, and United Kingdom + Zones 1, 2 and 3
- Zone 3 : Australia, Austria, Canada, French Polynesia, Greece, Ireland, Israel, Italy, Japan, Monaco, New Zealand, Portugal, Qatar, Russia, Saint Pierre and Miquelon, Spain, Taiwan, Turkey, United Arab Emirates, and Vanuatu + Zones 1 and 2
- Zone 2 : Andorra, Angola, Argentina, Azerbaijan, Bahrain, Barbados, Belarus, Belgium, Bolivia, Bosnia and Herzegovina, Bulgaria, Chile, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Djibouti, Dominican Republic, Ecuador, Finland, France, Georgia, Germany, Guatemala, Hungary, Iceland, Kazakhstan, Kuwait, Latvia, Lebanon, Liechtenstein, Luxembourg, Malaysia, Mozambique, Netherlands, Nigeria, Norway, Oman, Panama, Peru, Saudi Arabia, Slovakia, South Africa, Sweden, Thailand, Ukraine, Uruguay, Venezuela, Vietnam and Wallis and Futuna + Zone 1
- Zone 1 : Worldwide excluding Zones 2 to 5

For clarity purposes, some islands and territories are not included in the list of countries. If your country of expatriation is not shown, please contact us.

The benefits apply in the Selected coverage zone and in lower Coverage zones (for example, if the Selected coverage zone is zone 3, the benefits will apply in zones 3, 2, and 1).

However, trips to the home country, if located in the selected coverage zone or in a lower coverage zone, are covered as long as the total duration does not exceed 5 months over the year. If you travel to a country in a higher coverage zone, you'll be covered for emergency care only (accidents and illnesses) for a limited time -Enrollment in the HOSPI package:

- 30 days covered at 100% worldwide (excluding the USA)
 - 15 days covered at 80% in the USA
- Enrollment in the HEALTH, HEALTH+ or HEALTH+CHILD packages: 60 days covered at 100% worldwide