



Important changes to your Indigo Expat policy

Valid from April 1st, 2021

Effective from the 1st April 2021, a number of changes will apply to our range of Indigo Expat plans. These changes, where applicable to your plan(s), will apply from the renewal date indicated on your Insurance Certificate.

Our Table of Benefits and Insurance Information Leaflets have been updated to reflect these changes. Your Insurance Information Leaflets can be downloaded at any time on your Member's Area online.

Change to the benefit « Health and wellbeing checks »

We have modified the benefit "Health and wellbeing checks", which was defined as follows.

	Indigo Expat OnePack 80	Indigo Expat OnePack 90	Indigo Expat OnePack 100
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> • Physical examination • Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, electrocardiogram, blood pressure) • Neurological examination (physical examination) • Cancer screening <ul style="list-style-type: none"> - Annual pap smear - Mammogram (every two years for women aged 45+, or earlier where a family history exists) - Prostate screening (yearly for men aged 50+, or earlier where a family history exists) - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) - Annual faecal occult blood test • Bone densitometry (every five years for women aged 50+) • Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime) 	80% refund, max. €350	90% refund, max. €375	Full refund, max.€400

Practically speaking, we noticed that:

- the use of this benefit is quite limited,
- a medical health check is recommended, in general, every 3 or 5 years,
- increasing the amount of this benefit should promote prevention, and its use.

Therefore, we reviewed limits, waiting period and periodicity of this benefit, as follows, as of April 1st, 2021:

	Indigo Expat OnePack 80	Indigo Expat OnePack 90	Indigo Expat OnePack 100
<p>Health and wellbeing checks including screening for the early detection of illness or disease. (Waiting period: 12 months) Checks are limited to:</p> <ul style="list-style-type: none"> • General examination • Biological analysis (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, blood pressure, electrocardiogram) • Neurological examination (physical examination) • ENT examination (audiometry) • Radiological examination (chest x-ray) • Ophthalmological examination (vision test) • Cancer screening - Pap smear - Mammogram (for women aged 45+, or earlier where a family history exists) - Prostate screening (for men aged 50+, or earlier where a family history exists) - Colonoscopy (for members aged 50+, or 40+ where a family history exists) - Faecal occult blood test • Bone densitometry (for women aged 50+) 	<p>max €875 over a period of 3 years insurance</p>	<p>max €935 over a period of 3 years insurance</p>	<p>max €1,000 over a period of 3 years insurance</p>

Change of the French regulation

Following changes in the French regulation, the following clause has been updated:

« 2.2 Start date and renewal

The Enrolment will be effective for each Member on the date mentioned in the Certificate of Insurance and for a twelve (12) months period.

The Membership will be renewed by tacit agreement each year for a period of one year, unless terminated by the Member:

- at the annual renewal date of the contract provided the Member notified his/her request of termination at least two (2) months before the renewal date. The termination will be effective at the annual renewal date.
- at any time after twelve (12) months from the first enrolment to the contract, as per conditions of article L.113-15-2 of Code des Assurances. The termination of the Membership will be effective one (1) month after the Insurer received the notification of the Member (the 1st or the 15th of the following month).

In any case, the Member can notify his/her request of termination as per article L113-4 of Code des assurances, as follows and at his/her convenience:

- a simple letter or any other durable format or
- a declaration made at the head office or at a branch of the Insurer or
- by means of an extrajudicial document or
- if the contract was concluded by means of a distance communication mode, by the same mode of communication.

When the contract is terminated as per mid-term cancellation, premium is due on behalf of the Member for the portion corresponding to the period during which he/she was insured, this period being calculated until the effective date of the termination.

Membership may also end under one of the following conditions:

- **In the event of non-payment of premiums by the Member,**
- **On the date on which the Insured Party ceases to be a Member of the Policyholder,**
- **In the event of cancellation of this group insurance policy, according to this information leaflet**
- **Following the dissolution of the Policyholder.**

In the event that the Member wishes to terminate his individual membership concluded for the reimbursement and compensation of costs caused by illness, maternity or an accident in order to take out a new individual contract with a new insurer, the latter can carry out on behalf of the Insured wishing to join him the formalities necessary for the exercise of the right of termination. The Insurers concerned ensure that there is no interruption in the coverage of beneficiaries during the procedure. »

Annual premium rate review

As a Member of an Indigo Expat Plan, you benefit from specific premiums which are mutualized with other Indigo Expat Members. Technical results of the whole group are considered every year to review premiums as well as other factors, such as the cost of healthcare and medical inflation, including healthcare staff wages, the geographical region in which the treatment takes place, as well as new medical technologies, treatments, drugs and diagnostic procedures. We want our members to have access to high quality medical care and so, these factors will be taken into consideration when we calculate your renewal premium. More information: <https://indigo-expat.com/en/informations/what-to-know-before-leaving-information/renewal-conditions-of-your-international-healthcare-insurance-and-medical-inflation/>

When your renewal premium is calculated, we also take into account any changes to the premium rates of your Healthcare Plan(s), your country of residence and the age of each member. Your renewal premium is shown in your new insurance certificate.

As of April 1st 2021, premiums remain the same as 2020. Practically speaking, this means that:

- international medical inflation applies, i.e. 6,8% (2020), and
- a discount of 6,8% applies due to good technical results.

Nevertheless, your renewal premium will follow and take into account the age of each Member.

ACME fees (ASSOCIATION COOPERATION, MOBILITY & EXPATRIATION)

Annual fees to the Association move from 20 to 24 Euro per year.

Assistance & repatriation

Contact details you must contact prior to any evacuation or repatriation change as of April 1st, 2021. You have to contact the following one from now: phone: +33 5 86 85 01 15 ; email: ops@vyv-ia.com.

The Insurance Information Leaflet has been updated in your Member area online. The phone number indicated in this Member Area online has also been updated.

If you have any queries, please do not hesitate to contact us:

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63, rue de Provence 75009 Paris, France

Helpline: +33 (0)1 53 16 42 61

E-mail: backoffice@moncey-assurances.com

Indigo Expat™ is a product subscribed by Association loi 1901 ACME. Indigo Expat products are designed and managed by Assurances et Conseils Moncey, SARL with a capital of 8 000 Euro. Assurances et Conseils Moncey is a French brokerage company registered with the ORIAS 07 005 355 – RCS Paris 488 579 434. Medical benefits are covered by MFPrévoyance, 4 Place Raoul Dautry, 75716 Paris cedex 15, a Société anonyme à Directoire et conseil de Surveillance, with a capital de 81 773 850 euros, in accordance with the rules of the French insurance Code, registered under Registre du Commerce et des Sociétés, RCS 507 648 053 Paris. Assistance and repatriation, civil liability personal life and individual accident benefits are covered by Tokio Marine Europe S.A., French branch, at 6-8 Boulevard Haussmann 75441 Paris cedex 9, registered under the « Registre de commerce et des sociétés » RCS Paris B 843 295 221, VAT FR 60 843 295 221, in accordance with the rules of the French insurance Code. Tokio Marine Europe S.A is registered under the « Registre de commerce et des sociétés du Luxembourg » under n°B221975, authorized by the Luxembourg Ministry of Finance and regulated by the Commissariat aux Assurances (CAA). Registered office at 33 rue Sainte Zithe, L2763 Luxembourg.