



Important changes to your Indigo Expat policy

Valid from April 1st, 2023

Effective from the 1st April 2023, a number of changes will apply to **Indigo Expat WeCare / WelCome and OnePack** plans. These changes, where applicable to your policy, 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. You can also download them on our website <https://indigo-expat.com/en/expatriates/>

I. Benefits: Prescribed glasses, contact lenses and laser eye treatment, including eye examination

The limit for this benefit has been reviewed. The limit now applies over a period of 2 years (medically, it is not necessary to change glasses every year in the vast majority of cases). The Notice of Information now mentions:

- **Indigo Expat 80**

« Prescribed glasses, contact lenses and laser eye treatment, including eye examination: up to €475 (over a period of 2 insurance years) »

- **Indigo Expat 90**

« Prescribed glasses, contact lenses and laser eye treatment, including eye examination: up to €500 (over a period of 2 insurance years) »

- **Indigo Expat 100**

« Prescribed glasses, contact lenses and laser eye treatment, including eye examination: up to €535 (over a period of 2 insurance years) »

II. Claims administration: e claiming

The limit per claim - to submit it through the Member's Area online – has been increased. On April 1st 2023, this limit goes from €500 to €1,000.

III. Excluded countries

The following countries are added to the list of excluded countries: Belarus, Lebanon, Russia, Venezuela.

This means that new memberships for expatriates residing in these countries will no longer be accepted.

Please note that expatriates residing in Lebanon can renew their contract (zone of coverage remains zone 2).

IV. Zone of coverage

France moves to zone of coverage 1 from April 1st 2023.

V. Annual premium rate review

1. Medical plan

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 2023, premiums for medical benefits are reviewed (index) as following:

- **Indigo Expat WeCare** (1st €)
 - o Zones 1 & 2 : **+0,0%**
 - o Zones 3 & 4 : **+0,0%**

- **Indigo Expat WelCome** (1st €)
 - o Zones 1 & 2 : **+0,0%**
 - o Zones 3 & 4 : **+0,0%**

- **Indigo Expat OnePack** (Top-Up CFE)
 - o Zones 1 & 2 : **+2,0%**
 - o Zones 3 & 4 : **+4,5%**

Practically speaking, this means that:

- international medical inflation applies, i.e. 8,80% (2022), and
- a discount corresponding to the difference between this rate and the used index applies due to good technical results.
- For example, Indigo Expat OnePack - zone 3, the discount is $8,8\% - 4,5\% = 4,3\%$. For Indigo Expat WeCare - zone 4, the discount is $8,8\% - 0\% = 8,8\%$.

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

2. Assistance, Personal Liability and individual accident

Regarding assistance, personal liability and individual accident benefits, premiums remain the same.

VI. ACME fees (ASSOCIATION COOPERATION, MOBILITY & EXPATRIATION)

Annual fees to the Association are unchanged: 24 Euro per year / per policy.

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

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