

# HELP SHEET

## HOW TO CHOOSE THE COVER EXTENSION?

The main destination country determines the **cover zone** in which the **benefits can be claimed**.

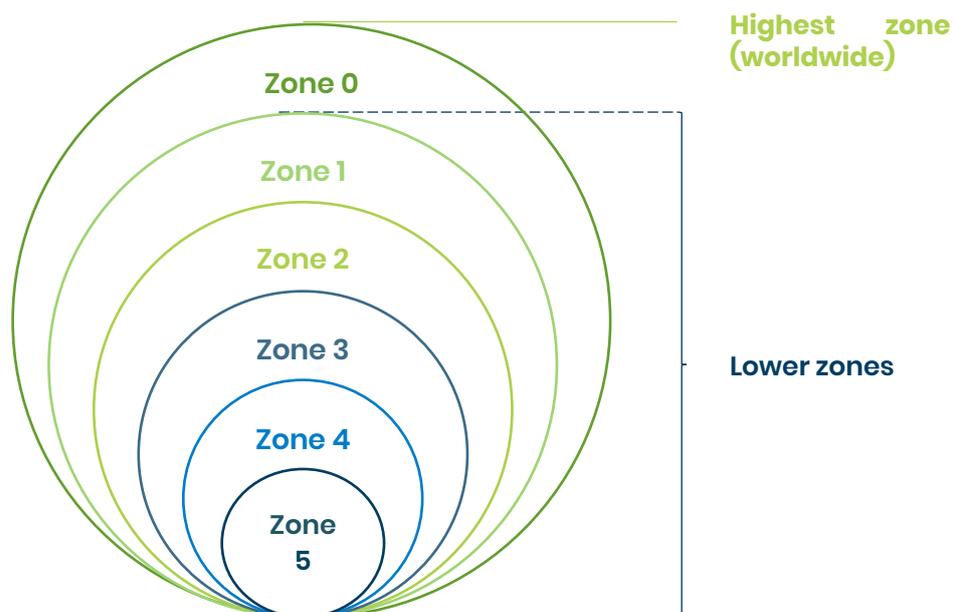
There are **6 cover zones** in the **MyHealth International** plan:

- Zone 0:** Bahamas (Islands), Puerto Rico and the United States + *countries in zones 1, 2, 3, 4 and 5*
- Zone 1:** China, Hong Kong, Japan and Singapore + *countries in zones 2, 3, 4, 5*
- Zone 2:** Brazil, Chile, Costa Rica, Mexico, Saint Barthélemy, Saint Martin, Switzerland, the United Kingdom, Taiwan, Thailand and the United Arab Emirates + *countries in zones 3, 4 and 5*
- Zone 3:** Andorra, Armenia, Australia, Austria, Azerbaijan, British Virgin Islands, Cambodia, Canada, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Faroe Islands, Korea, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Malta, Moldova, Netherlands, New Zealand, Norway, Panama, Poland, San Marino, Slovakia, Slovenia, Spain, South Africa, Svalbard and Jan Mayen, Sweden, Vatican and Venezuela + *countries in zones 4 and 5*
- Zone 4:** Belgium, France and the French Overseas Departments and Regions (French Guyana, Guadeloupe, Martinique, Mayotte and Reunion Island), Luxembourg and Monaco + *countries in zone 5*
- Zone 5:** Rest of the world  
If you choose a destination country in zone 5, you are also covered for unforeseen or scheduled medical care in France (including the French Overseas Departments and Regions) during temporary stays not exceeding 90 consecutive days. Please note: medical care received in private clinics and hospitals in France will be covered up to the reasonable and customary costs.

Special case if you choose Belgium, Luxembourg or Monaco as your destination country you are also covered for scheduled and emergency medical care in Italy

### Did you know?

The benefits provided under the plan can be claimed in the zone where the **main destination country** is located as well as **in the lower zones**. In other zones, cover is limited to **accidents and medical emergencies**.



### For example:

If you have chosen the United States (zone 0) as the main destination country, you are covered all year round in zone 0 and in **all the lower-level zones** listed above for unforeseen and scheduled medical care.

When calculating the price, it's important to **specify the country or countries where you want to receive your care.**

If you have chosen Thailand (zone 2) as the main destination country and plan to receive medical care in Singapore (zone 1), you should select Singapore under Filters/Cover zone/Select a country/Singapore. Medical care will then be covered in zones 1 and 2.

You can select multiples countries. Cover will then be extended to the zone in which these countries are located. They will be listed on the insurance certificate.



#### Cover zone



Country of destination:

**Thailand**

Extension: **Singapour X**

Cover is valid worldwide except for excluded countries.

Although, in the countries listed below cover is limited to a maximum of 90 days for accident and emergencies only. If you require to extend the cover in those countries, please select them:

Select a country ▼

### What coverage do you have outside your cover zone?



For healthcare and basic assistance:

In the event of an accident or medical emergency during **temporary stays of less than 90 consecutive days anywhere in the world** with the exception of excluded countries.

To be covered for more than 90 consecutive days outside the cover zone, the insured should contact us so that we can adjust his cover.



Other benefits (Comprehensive assistance or Death and disability):

Benefits can be claimed **worldwide and all year round** (including in the country of nationality) with the exception of excluded countries.

MyHealth International is not available for certain countries due to events that may be taking place there or for regulatory reasons. The complete list of excluded countries is available [here](#). The list of excluded countries is liable to change.

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