



# SCHEDULE OF BENEFITS

 FRENCH LAW COMPLIANT

v2021-07-05



## MEDICAL EXPENSES CORE PLAN (USD/EUR/GBP)

		STANDARD up to 100 000	PERFECT up to 500 000
<b>Hospitalization</b>	Accommodation costs	100 %	100 %
	Intensive care (including operating room)	100 %	100 %
	Medical imaging	100 %	100 %
	Diagnostic and laboratory tests	100 %	100 %
	Medicines and drugs	100 %	100 %
	Blood and plasma	100 %	100 %
	Surgical appliances	100 %	100 %
	Rental of medical aids	100 %	100 %
	Physician fees	100 %	100 %
	Nursing care	100 %	100 %
<b>Outpatient Surgery</b>	Day care treatment	100 %	100 %
<b>Cancer treatment</b>		100 %	100 %
<b>AIDS/HIV</b>		80 %	100 %
<b>Organ transplant</b>		100 %	100 %
<b>Local ambulance benefit</b>		80 %	100 %
<b>Labour and maternity (after 10 months waiting period, except for insured person previously insured without interruption)</b>	Pregnancy		
	Prenatal and post-natal treatment	100 %	100 %
	Childbirth	up to 3 000	up to 5 000
	Complications of Pregnancy		
	Birth allowance per child per insured woman	50	150
<b>Deductible one day-clinic (only)</b>		100	100



MEDICAL EXPENSES OUT-PATIENT  
(USD/EUR/GBP)

		STANDARD up to 100 000	PERFECT up to 500 000
Deductible		100 / year / person	100 / year / person
Outpatient benefit	Physician and specialist consultations	80 %	100 %
	Prescribed Medicines and Drugs	80 %	100 %
	Medical imaging	80 %	100 %
	Diagnostic and laboratory tests	80 %	100 %
	Prescribed medical aids and surgical appliances	80 %	100 %
	Mandatory vaccination	80 %	100 %
	Check up with medical reasons and prescriptions	80 %	100 %
	Voluntary preventive care and examinations	N/A	100 % up to 600
	Prescribed preventive care and examinations	80 %	100 %
	Hearing prosthesis	N/A	100 % up to 300
	Complementary / alternative medicine	N/A	100 % up to 1 500
Home Nursing	Outpatient care	80 %	100 %
	Palliative care	80 % up to 500	100 % up to 3 000
Mental and behavioral disorders per insured person and per policy period	Outpatient treatment (after 18 months waiting period) per insured person / once during policy period	80 % up to 10 sessions linked to an accident during work period	100 % up to 10 sessions linked to an accident during work period
Cancer treatment		80 %	100 %
Leisure sports		Covered except air sports, motor sports, competition	
Professional water sports linked to the job (license)		Covered	

DENTAL CARE  
(USD/EUR/GBP)

	STANDARD up to 600	PERFECT up to 3 000
Routine dental treatment: dental examinations, tooth extractions, tooth cleaning, normal compound filling, root canal treatment, paradental treatment, paradontosis treatment, gum treatment, and X-ray examination.	80 %	100 %
Major restorative dental treatment: removal of impacted, buried or unerupted teeth, removal of solid odontomes, and apicectomy.	50 %	60 %
Dental prosthesis: crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment and repairs required.	50 %	60 %
Orthodontic treatment in case of accident.	N/A	50 %
Accidental dental treatment	100 % up to 500/event	100 % /event

VISON CARE  
(USD/EUR/GBP)

	STANDARD up to 300	PERFECT up to 1 500
Vision treatment: ophthalmic examinations and treatments, excluding any eye surgery.	80 %	100 %
Ophthalmic surgery: laser eye surgery, cataract surgery, glaucoma surgery, canaloplasty, refractive surgery, corneal surgery, vitreo-retinal surgery, eye muscle surgery and oculoplastic surgery.	80 % in case of emergency	80 % per lifetime benefit
Optical devices: medically necessary glasses, frames and contact lenses prescribed by an ophthalmic physician.	80 %	80 %
Accidental vision treatment	100 % up to 500/event	100 % /event

## ASSISTANCE REAL EXPENSES UP TO (USD/EUR/GBP)

	STANDARD	PERFECT
Home repatriation	12500	25000
Medical évacuation from the ship to the coast	12500	25000
Medical evacuation	5000	10000
Visit to an ill or hospitalised insured person abroad	2000	2000
Repatriation of the mortal remains and funeral cost	12500	25000
Emergency return (granted only once for the same relative) Amount per 12 consecutive months	1500	1500
Ticket for the Return of the Insured Person or for a Colleague	2500	2500
Personal belongings - deductible of 75 per event	3500	3500
Medical advice over the phone	INCLUDED	INCLUDED
Second opinion benefits	INCLUDED	INCLUDED
Country guides	INCLUDED	INCLUDED

## LOSS OF LIFE & DISABILITY (USD/EUR/GBP)

	AMOUNT OF BENEFITS
Loss of Life (after accident or illness or natural death)	150 or 300 or 500% annual salary + 50% per child*
Permanent Total/Partial Disability (after accident or illness)	Up to 150 or 300 or 500% annual salary + 50% per child*
Temporary Total Disability** (after accident or illness)	up to 100 % annual salary duration 365 or 730 days
Maternity leave (6 weeks before and 10 after childbirth)	up to 100 % annual salary duration 16 weeks

\*maximum 4 children under 18

\*\*waiting period 7 days



## PENSION (USD/EUR/GBP)

	MINIMUM	OPTION
<b>PARTICIPANT</b>	All assets invested are owned by the employee whatever the employer	
<b>REGULAR CONTRIBUTION</b>	250 / month / member	100, 250, or free amount in addition
<b>EMPLOYER/EMPLOYEE CONTRIBUTIONS</b>	Free split with a minimum of 50% for the employer	
<b>ADD CONTRIBUTION (lump sum)</b>	free amount	
<b>INVESTMENT PROFILES</b>	DEPOSIT ADMINISTRATION	- guaranteed fond
	WYCC STRATEGIES	- secured - medium - high performance
	FREE SELECTION	- homemade strategie
<b>ONLINE PLATFORM, SERVICE CENTRE 365 DAYS</b>	<ul style="list-style-type: none"> <li>- up to date valuations</li> <li>- contribution history</li> <li>- pension calculator</li> <li>- edit or modify profile of investment</li> </ul>	
<b>BENEFIT PAYMENTS</b>	AT THE MATURITY OF THE CONTRACT	- lump sum - life annuity - both
	AFTER DEATH	- legal beneficiaries or declared
	IN CASE OF PERMANENT DISABILITY	- lump sum - life annuity - both

- All contribution are invested on quarterly basis 12 working days after the end of the past quarter
- The retirement age and taxation applicable are defined by the country of residence at the end of the contract

## OPTIONS (USD/EUR/GBP)

<b>Legal assistance (Deductible of 10% with a minimum of 250)</b>	100 % up to 15 000
<b>Third party liability (Bodily injury, Property damage)</b>	100 % up to 1 000 000 (Deductible of 300 per event)
<b>Bail bond</b>	100 % up to 50 000

The healthcare plan can be extended after the insured's 65th birthday and at the latest until the last day of his/her 70th birthday insured person.

Unless otherwise described, these limits are applicable per insured person and per year.

These benefits are available whatever the period (on duty, on leave, vacation...)

This plan has been designed by WYCC and insurance company for the memberships of WCA. The General terms and conditions are defined on the GENERALI - AIG - ANKER, General Conditions.

Our brochures are the subject of the greatest attention. Nevertheless, there might be printing, date or price errors, etc. Should this eventuality happen, the final rates and amounts of cover applicable would be those confirmed at the subscription in the insurance certificate and appendices.



For a CREW quotation  
contact your local/broker manager

or

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*Protect you everywhere all along your life*