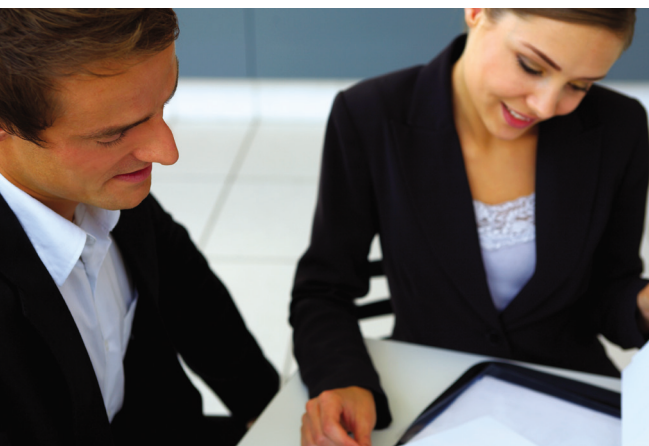


VOLUNTARY MEDICAL INSURANCE PROGRAM FOR AEB MEMBERS



In the current challenging market conditions, it is our quest to actively develop and offer AEB members high quality services at special membership rates. We are therefore very pleased to announce that you are now able to take advantage of a program that has been especially designed for the AEB member, under which you can take up an excellent voluntary medical insurance for your employees and their dependents at a very competitive premium.

In2Matrix, a leading employee benefit specialist in Russia, has performed an independent market study on voluntary medical insurance and to design a high quality Voluntary Medical Insurance program for AEB members. The program that has been designed and is made available to you is cost-efficient and comprehensive. We were able to take advantage of the unique opportunity to pool AEB members under a single insurance program. This initiative will significantly lower your medical insurance costs.



VOLUNTARY MEDICAL INSURANCE (“VMI”)

VMI is generally offered by international companies and an increasing number of Russian companies to complement the mandatory social insurance program. It raises the medical insurance cover of employees and their dependents to internationally accepted standards. It is seen as one of the most valued and socially responsible elements of an employee’s reward package and helps ensure that employees remain healthy, satisfied and, most importantly, productive in their working environment.

SPECIAL FEATURES OF THE VMI PROGRAM FOR AEB MEMBERS

- Specially designed for AEB members
- Attractive rates per employee
- Program is easy to understand
- Comprehensive benefits with few exclusions
- Clinics handpicked by medical experts
- Participating clinics are constantly reviewed to ensure highest quality
- Premiums are stable being part of a wider, pooled insurance program
- Members have access to a designated coordination call centre for claims’ management and monitoring
- Insurance benefits meet international standards
- Specially designed insurance programs for clients with regional offices

One Employee Benefit Solution For Your Global Business

Program Level	Extracts of Program Benefits	Premium Per Employee Per Annum			
		AEB members insuring 1-10 Employees and/or Dependents	AEB Members Insuring 11-100 Employees and/or Dependents	AEB Members Insuring 101-500 Employees and/or Dependents	AEB Members Insuring more than 500 Employees and/or Dependents
CLASSIC	Above standard cover for outpatient and inpatient treatment in selected clinics, including dentistry and for example regular laboratory diagnostics and business travel insurance.	29 600 RUBLES	26 000 RUBLES	24 000 RUBLES	21 600 RUBLES
BUSINESS	Extended cover for outpatient treatment including dentistry, a wide range of laboratory diagnostics, home doctor visits up to 30 km outside MKAD, business travel insurance as well as inpatient treatment with semi-private accommodation in premium clinics.	37 000 RUBLES	32 000 RUBLES	30 000 RUBLES	27 000 RUBLES
VIP	Superior range of cover with full scope of services for laboratory diagnostic treatments, home doctor visits up to 30 km outside MKAD, dentistry, annual travel insurance and inpatient treatment with semi-private accommodation in high-end clinics.	58 500 RUBLES	50 000 RUBLES	47 400 RUBLES	42 700 RUBLES
ELITE	Premium program with maximum scope of cover of all outpatient and inpatient services in elite clinics providing multilingual support	111 000 RUBLES	97 000 RUBLES	90 000 RUBLES	81 000 RUBLES

ABOUT IN2MATRIX

In2Matrix is an international consulting firm, specialised in the provision of employee benefits, with offices in London, Moscow, Kiev, Frankfurt and Almaty. Solutions are provided to clients for their employee benefit needs: from plans serving a single location with a small number of employees, to benefit plans serving enterprises with several thousand staff across the globe. In2Matrix is an owner-managed business, which ensures fully independent and individually tailored advice.

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