

Extended Participant Medical Plan coverage for YES and FLEX 2025/26 Participants

Participants on the YES and FLEX program are covered for accident and illness as specified in the AFS Participant Medical Plan pamphlet. There are also three areas in which YES and FLEX participants receive additional coverage:

- 1) Pre-Existing Conditions
- 2) Inoculations and vaccinations

Pre-Existing Conditions. The exclusion for Pre-Existing Conditions on the AFS Participant Medical Plan for is removed for YES and FLEX participants, up to the first \$100,000 of coverage.

There is a limit under the Medical Plan up to \$1,500,000 per loss for covered expenses incurred on the AFS program, and Pre-Existing Conditions are typically excluded from coverage. However, Pre-Existing Conditions that emerge on program for YES participants are covered up to a sub-limit of \$100,000.

A Pre-Existing Condition is defined as “any injury, sickness or condition for which You sought or received treatment or for which treatment was recommended by a Treating Medical Professional within the 18 months period prior to Your departure on the Program including taking prescribed drugs or medicine (unless the condition for which the prescribed drug or medicine is taken remains controlled for a forty five (45) day period before departure on the AFS program without any change in the required prescription).

Inoculations and vaccinations. Coverage for inoculations and vaccinations is typically excluded under the AFS Participant Medical Plan, though YES and FLEX participants will have coverage for these expenses. Coverage extends to inoculations and vaccinations required once a participant is on the AFS program, but not to those required for travel before the AFS program begins.