



TERMS AND CONDITIONS FUNERAL ASSISTANCE AND CREMATION PLAN

Previplan – MediSmart

Previplan is a preventive Funeral Assistance and Cremation Program aimed at the entire national population, offering funeral services and cremation service. Previplan, through a commercial alliance with MediSmart, offers its members the following options of exclusive funeral packages.

FUNERAL PACKAGES. We offer four funeral packages:

1. Funeral Service: it includes the following:

- Wooden casket M-7 (this model only)
- Religious service
- Catafalque
- Wake room available at any branch
- 3 floral arrangements for the wake room
- 4 floral arrangements at the church
- Obituary notice on Channel 7
- Guest book
- Body preparation (makeup and dressing)
- Coffee service
- Nationwide transportation
- Civil Registry procedures

Cost of the service: MONTHLY \$1.01 (TAXES INCLUDED)



2. Cremation Service: it includes the following:

- Autopsy
- Biodegradable casket
- Metal or wooden urn
- Nationwide transportation
- Legal procedures (cremation permit authorized by the Ministry of Health)

Cost of the service: MONTHLY \$1.01 (TAXES INCLUDED)

3. Comprehensive Funeral and Cremation Service: it includes the following:

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| • Wooden casket M-7 (this model only) | • Body preparation (makeup and dressing) |
| • Religious service | • Coffee service |
| • Catafalque | • Nationwide transportation |
| • Wake room available at any branch | • Civil Registry procedures |
| • 3 floral arrangements for the wake room | • Autopsy |
| • 4 floral arrangements at the church | • Biodegradable casket |
| • Obituary notice on Channel 7 | • Metal or wooden urn |
| • Guest book | • Nationwide transportation |
| | • Legal procedures (cremation permit authorized by the Ministry of Health) |

Cost of the service: MONTHLY \$1.50 (TAXES INCLUDED)



4. Additional Pet Cremation Service: This service applies exclusively to dogs or cats that are active and enrolled in the MediSmart Pet Plan.

This service is not automatically included with enrollment in the Pet Plan. To obtain it, the member must request and purchase it as an additional service through the MediSmart Call Center or WhatsApp.

The service includes the following:

- Collection of the pet in the urban areas of San José, Heredia, Alajuela, and Cartago.
- Individual cremation process.
- Ashes container.
- Delivery of ashes.
- Does not cover international or intercity transportation.
- No restrictions or differences based on the pet's weight or size.

Monthly Service Fee: USD 0.80 (TAXES INCLUDED)

Enrollment of a pet in the MediSmart Pet Plan does not automatically grant access to the Pet Cremation Service. This service must be requested and contracted separately by the member.

ADDITIONAL SERVICES: The MediSmart member may purchase directly from Previplan (Jardines del Recuerdo) the embalming service. This is not included in the previously described packages. MediSmart clients affiliated with Previplan may obtain the benefit of a 50% discount on the current list price plus the payment of 4% VAT. The niche or burial site for the body is also not included in the packages; if





desired, the member may contract this service directly with Previplan or use the option of their choice.

ASSISTANCE: death from any cause, except suicide. (* see exclusions)

SCOPE: nationwide (Costa Rica) through the service network of Jardines del Recuerdo.

ELIGIBILITY AGE: no restriction or differences based on age.

PRICE: will depend on the program(s) the member wishes to acquire. All prices include taxes. The price may be modified in accordance with the inflation index set by the Central Bank for contracts or memberships already formalized.

PLAN ACTIVATION: Full funeral or cremation service coverage for individuals shall commence on the 91st day after receipt of the first and consecutive payment. Coverage for the pet cremation service shall be provided at 100% after the 180th day following receipt of the first and consecutive payment.

PAYMENT: The payment for the acquired package(s) shall be made through MediSmart, as a charge to the authorized card indicated by the member, with the periodicity currently preferred: monthly, quarterly, semi-annual, or annual. For plans with quarterly, semi-annual, and annual frequency, the period indicated in the PLAN ACTIVATION section must be fulfilled even if the payment is made in advance.

LATE PAYMENTS: The primary client must remain active with MediSmart (with payments up to date) in order to be eligible for the benefits included in the selected





funeral package; otherwise, the client will not be entitled to receive them. Additionally, the time periods stipulated in this agreement must be fulfilled as established in the PLAN ACTIVATION section.

CANCELLATION: Non-payment will result in the automatic cancellation of the service subscribed by the member. In the event of catching up on payments after being in arrears for a period, the waiting period count will restart. Likewise, to voluntarily unsubscribe from the acquired funeral benefit, this must be done through MediSmart. If the client unsubscribes from the MediSmart medical plan, they are also automatically unsubscribing from their funeral plan acquired through the MediSmart membership benefit. No refunds apply.

DETAILS OF THE FUNERAL SERVICE: To activate the Previplan service acquired through MediSmart, the member, family member, or responsible person must contact Previplan directly at telephone number 2222-9022 or via WhatsApp at 6017-9984, with 24-hour availability. If the contact is made directly through MediSmart's Call Center or digital channels, they will be referred to Previplan for proper service and coordination.

Previplan will take the information and validate the validity and coverage in order to provide the service. In addition, Previplan will inform the family members of the logistics and arrangements to be carried out during the service. Once the indicated requirements have been met, the assistance to which they are entitled will be provided in accordance with the terms, conditions, and limitations of the acquired package.





EXCLUSIONS:

1. Medical or hospital expenses.
2. Costs arising from actions carried out by authorities or the Public Prosecutor's Office involved in the case.
3. When the person cannot be identified as a MediSmart member and Funeral Plan subscriber.
4. Suicide.

WAIVER: The MediSmart member may voluntarily cancel the Funeral Plan by communicating through our Customer Service Channels, and such cancellation will take effect at the moment it is communicated. No refunds apply for amounts already paid.

