

## Certificate of insurance

Mr Krishnendu Dey  
Tata Consultancy Services Netherlands B.V.  
Gustav Mahlerplein 85-429  
MS Amsterdam  
1082  
Netherlands

This certificate confirms that the members below are entitled to the cover shown in the applicable Benefits Schedule. This is according to the terms, conditions and exclusions in the Handbook. Please read this document with care and tell us if anything is incorrect.

**This is an important document. You should keep it safe at all times.**

### Section one: Cover details

<b>Plan sponsor:</b>	Tata Consultancy Services Netherlands B.V.			
<b>Plan number:</b>	<b>Plan start date:</b>	<b>Plan renewal date:</b>	<b>Plan currency:</b>	<b>Area of cover:</b>
SU011007887	01-Apr-2020	01-Apr-2021	EUR	Area 2

### Financial Sanctions Exclusions

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the US, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

### Section two: Product details

<b>Plan type:</b>	Aetna Summit 4000
<b>Deductible:</b>	10.00% outpatient coinsurance You can see more details in the 'Deductibles' section in the Benefits schedule. This includes details of any other deductibles that may apply.

### Section three: Members

Member name	Member ID	Date of birth	Country/Territory of residence	Date of joining	Start date	First day of non-cover
Krishnendu Dey	90616974	14-Jan-1985	Netherlands	01-Apr-2020	01-Apr-2020	

## Section four: Underwriting terms

Member name	Underwriting terms
Krishnendu Dey	Medical History Disregarded

## Section five: Special terms

No special terms apply.

## Section six: The insurer

Aetna Insurance Company Limited  
50 Cannon Street  
London  
EC4N 6JJ  
United Kingdom



Damian Lenihan  
Director of AICL

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Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to [www.AetnaInternational.com](http://www.AetnaInternational.com).

Plans are underwritten by Aetna Insurance Company Limited, registered in England (Company Registration No. 05956141), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505). Plans are administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279). Both companies are registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom.

Important: This is a non-US insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.