Zones of Coverage

* Your country of residence, the one in which you spend most of your time, determines your zone of coverage by default.
* You may opt for a higher zone of coverage if you plan to obtain treatment in one of the countries in this zone.
* Within your coverage zone you are covered for both elective and emergency treatments.
* In case of emergency you are covered anywhere worldwide, including the USA, during a temporary stay in a higher coverage zone, up to a maximum of 90 consecutive days.

Zone 1

China
Hong Kong
Japan
Singapore
South Korea
Taiwan

Zone 2

Antarctica
Argentina
Australia
Belize
Bolivia
Brazil
British Indian Ocean Territory
Canada
Chile
Christmas Island
Coconut Islands
Colombia
Cook Islands
El Salvador
Ecuador
Falkland Islands
Fiji
French Guiana
French Polynesia
Guadeloupe
Guam
Guyana
Honduras
Kiribati
Maledives
Malvinas
Marshall Islands
Martinique
Mayotte
Mexico
Micronesia
Minor Outl.Isl.
Montserrat
Nauru
New Caledonia
New Zealand
Nicaragua
Niue
Non-US Caribbean Islands
Norfolk Island
Northern Mariana Islands
Palau
Panama
Papua New Guinea
Paraguay
Peru
Pitcairn Islands
Reunion
S.Sandwich Isl.
Saint Pierre and Miquelon
Samoa
Solomon Islands
Suriname
Tokelau Islands
Tonga
Tuvalu
United Kingdom
Uruguay
Vanuatu
Venezuela
Wallis and Futuna
Western Samoa

Zone 3

Albania
Andorra
Armenia
Austria
Belarus
Belgium
Bosnia and Herzegovina
Bouvet Islands
Bulgaria
Channel Islands
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Faroe Islands
Finland
France
Georgia
Germany
Gibraltar
Greece
Greenland
Hungary
Iceland
Ireland
Israel
Italy
Latvia
Liechtenstein
Lithuania
Luxembourg
Macedonia
Malta
Moldova
Monaco
Montenegro
Netherlands
Norway
Poland
Portugal
Romania
Russia
San Marino
Serbia
Slovakia
Slovenia
Spain
Svalbard
Sweden
Switzerland
Turkey
Ukraine
Vatican City

Zone 4

Algeria
Angola
Azerbaijan
Bahrain
Bangladesh
Benin
Bhutan
Botswana
Brunei
Burkina Faso
Burundi
Cameroon
Cape Verde
Central African Republic Chad
Comoros
Congo
Costa Rica
Democratic Republic of Congo (Zaire)
Djibouti
Dubai
East Timor
Egypt
Equatorial Guinea
Eritrea
Ethiopia
Gabon
Gambia
Ghana
Guatemala
Guinea
Guinea Bissau
Heard and McDonald Islands
Indonesia
Ivory Coast
Jordan
Kazakhstan
Kenya
Kuwait
Kyrgyzstan
Lesotho
Macau
Madgascar
Malaysia
Mali
Mauretania
Mauritius
Mongolia
Morocco
Mozambique
Namibia
Nepal
Niger
Nigeria
Oman
Philippines
Qatar
Rwanda
Sao Tome and Principe
Senegal
Seychelles
Sierra Leone
Somalia
South Africa
Sri Lanka
Sudan
Swaziland
Tajikistan
Tanzania
Turkmenistan
Uganda
United Arab Emirates
Uzbekistan
Zambia
Zimbabwe

Zone 5

Cambodia
India
Laos
Vietnam
Myanmar
Thailand

Non-US Caribbean Islands are in zone 2 and they include:
Cuba, Dominican Republic, Santo Domingo, Haiti, St Barthelemy, St Kitts and Nevis, Caribbean Netherlands, Jamaica, Saint Lucia, Saint Martin, British Virgin Islands, Saint Vincent-and-the-Grenadines, Trinidad-and-Tobago, Grenada, Barbados, Dominica, Aruba, Curacao, Sint Marteen, The Bahamas, Anguilla, Cayman Islands, Montserrat, Turks and Caicos Islands