



SUPPORTER OF YOUR

HEALTH



Have a hospital plan through your employer? Lucky you! But what happens with your coverage when you retire or change jobs? And at what cost?

AG Care Vision offers a custom-designed solution to keep your hospitalisation insurance affordable in the future. If you lose your corporate coverage, your Vision plan will be converted into an AG Care Hospitalisation plan. This way, you'll still have access to the same great coverage, wherever and whenever you need it.

Now you can make sure that you'll never be left without a safety net: **AG Care Vision provides you with the security of lifetime comprehensive hospitalisation coverage at affordable rates.**

Sounds promising? Read on to find out more!

The Certainty of Affordable Rates

Accepted an offer from a new employer? In most cases, this means that you'll also lose your corporate-sponsored hospital plan. But don't panic: the Verwilghen Act gives you the right to **continue your corporate coverage on an individual basis**. The downside, however, is that this almost always comes with a massive hike in your monthly premium, up to three times more as of the age of 65. This is because insurers apply the rate corresponding to your age: the older you are, the most you pay. Fortunately, with AG Care Vision, you can neutralise the sting of higher premiums by locking in your age at the time you sign up.

Let's say you take out an AG Care Vision plan in 2022, when you're 35. In 2052, at the age of 65, you retire and lose your corporate coverage as a result. At that time, your AG Care Vision is converted into a full-fledged AG Care Hospitalisation plan. Even beyond 2052, you'll only be charged the applicable rate for a 35 year old in 2022 [+ annual indexation], and not the rate for a 65 year old in 2052. The only "catch" is that you'll need to have consistently paid your premiums when due.

Immediate additional coverage

And there's more to AG Care Vision than just keeping your hospital plan premiums low. **As soon as you sign up for AG Care Vision, you'll also be entitled to additional benefits on top of your corporate coverage.** For example, AG Care Vision covers medical expenses that are outside the scope of your corporate plan but covered by your AG Care Vision insurance.

As corporate-sponsored healthcare plans often provide [more] limited coverage, the difference can quickly add

up, such as for prosthetics that are ineligible for statutory compensation through your Sickness Fund (see example on back side) or medical care to treat a critical illness not covered under your corporate plan. Another benefit that comes with AG Care Vision is additional assistance while travelling abroad.

All of these make AG Care Vision an **effective concept** on the market!

Who pays what?	Billed by the hospital	Refunded by the Sickness Fund	Out-of-pocket expense for the patient
Single-occupancy room	538,72 EUR	267,30 EUR	271,42 EUR
Doctors' fees	3.398,93 EUR	1.824,77 EUR	1.574,16 EUR
Prosthetics ineligible for statutory compensation	2.236,98 EUR	0,00 EUR	2.236,98 EUR
Medication*	177,08 EUR	108,43 EUR	68,65 EUR
Miscellaneous	16,00 EUR	0,00 EUR	16,00 EUR
Total refunded by	Corporate-sponsored plan:	1,914.23 EUR	
	AG Care Vision:	2,236.98 EUR	
Out-of-pocket expense for the patient:			16.00 EUR

* Refunds for medication ineligible for statutory compensation will be capped at combined total of €12,500 (non-indexed) per insured and per policy year. This maximum cap applies to "Hospitalisation" coverage as well as "Pre-Admission/Post-Discharge Outpatient Care" and "Critical Illnesses".

AG Care Vision & AG Care Hospitalisation: the ideal combination

Once you lose your corporate coverage, your AG Care Vision will be converted and **you will benefit the general conditions and the covers of AG Care Hospitalisation**. What's more, you can sign up for **AG Care Vision** even if your company's hospital plan is with another insurer or you had less comprehensive coverage than AG Care Hospitalisation. Does your current plan feature a high deductible? When converting to AG Care Hospitalisation, you'll have the option to eliminate the

deductible entirely. In addition, it comes with security of knowing you're fully covered for the rest of your life, even for inpatient stays in a single-occupancy room.

In short, you get to keep all the benefits and covers provided by **AG Care Hospitalisation** even once you're over the age of 65. And thanks to AG Care Vision, affordable throughout your lifetime.

With AG Care Vision, you'll have the peace of mind that comes with locking in the rates and conditions for your future insurance needs, regardless of how often you change jobs and hospital plans.



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What isn't covered?

De AG Care Vision cannot be used to claim back any deductibles that apply in your corporate-sponsored plan. But it will, for example, reimburse the cost of critical illness-related treatment outside the scope of the company plan. Refunds claimable through AG Care Vision will always be net of a deductible representing twice the statutory compensation amount. Prosthetics ineligible for statutory compensation are an exception to this rule, as AG Care Vision will refund the full cost.

Note that when converting AG Care Vision to AG Care Hospitalisation, the exclusions of AG Care Hospitalisation will apply.

Before taking out this insurance, please read the IPID document (only available in [French](#) or [Dutch](#)), which contains clear and concise information about your future insurance.

This document contains general information about AG products. While the contract is a permanent life policy designed to last for the insured's lifetime, the policyholder may cancel the policy annually. For more information on the exact scope of these products, check the applicable General Terms and Conditions. These General Terms and Conditions as well as the estimated premium and a quote are available free of charge from our website www.aginsurance.be.

Our insurance contracts are governed and construed in accordance with the laws of Belgium. Any complaints about these products should be addressed to AG's Complaints Resolution Centre (tel. 02 664 02 00 - customercomplaints@aginsurance.be). If AG is unable to resolve the issue to your satisfaction, you may present your case for review by the Insurance Ombudsman (35 square de Meeûs, 1000 Brussels, tel. 02 547 58 71 - fax 02 547 59 75 - www.ombudsman.as).

