



SUPPORTER OF YOUR

HEALTH



## A custom-made health care plan designed to fit your needs and your budget

A **generous hospital plan** is one of the most powerful ways to motivate your staff.

Our **new hospital plan** is much **like a beautiful bouquet of flowers**: you can **mix and match options**, depending on **your budget** and your **staff's needs**. You can even choose the terms and amount of the deductible.

**AG** offers the most comprehensive and dynamic product on the market. Find out more about **Hospicare Flexible**, our **new** hospital plan.

## Standard Covers with Hospicare Flexible

### During a hospital stay

Has one of your staff members been admitted to the hospital? With **AG**, s/he will only have to concentrate on what really matters: full recovery. **We cover all medical treatments provided in a hospital setting** in the event of an accident, illness, pregnancy or childbirth:

- + inpatient room and board (in all hospitals in Belgium)
- + doctors' fees (with no restrictions)
- + medication, diagnostic examinations and treatments
- + prosthetics, implants, orthopaedic devices, etc.
  - + if eligible for statutory compensation: 100%
  - + if not eligible for statutory compensation: 100% and up to €5,000 per insured per year
- + one-day clinic costs
- + the stay of one of the parents in the child hospital room throughout the child's hospitalisation.
- + palliative care administered in a hospital setting
- + **medical treatments and services outside of a hospital setting**
  - + cataract surgery performed in an ophthalmologist's practice (up to €600 per eye)
  - + emergency medical transportation
  - + home birth (flat rate of €620)

### Before and after a hospital stay

Nowadays, patients often require medical attention also outside the hospital room. Pre- and/or post-operative examinations or further treatments can quickly add-up to the bill! Aware of the financial strain this may cause, we designed **Hospicare Flexible** to cover all of these **outpatient costs** for up to **one month before admission and three months after discharge**.

#### The following treatments and services are included in this cover:

- + prescription medication eligible for statutory compensation
- + doctors' appointments
- + physiotherapy
- + diagnostic testing
- + ...

What is not insured? Medical costs resulting from 'serious misconduct' (e.g. reckless behaviour or use and abuse of alcohol or drugs) are excluded from the coverage. Non-medically necessary treatments like cosmetic surgery, contraception treatment and preventive check-ups and examinations are also excluded. For prescription medication ineligible for statutory compensation, AG applies a reimbursement rate of 50% for expenses claimed against its Outpatient Care and Critical Illness covers. This cap does not apply to Hospitalisation coverage.



## Critical illness

Cancer, HIV/AIDS, diabetes, Alzheimer's disease, Parkinson's disease, cystic fibrosis... a critical illness can strike at any time, putting stress and strain on both personal lives and personal finances, often for the long term. With **Hospicare Flexible**, this will no longer represent a financial hole for your staff members. We cover all **critical illness-related outpatient care for any one of 30 conditions, for as long as necessary** and with **no restrictions on the amounts refunded**, even if no hospital stay is required. In addition, there is no deductible for this cover.

### This following treatments and services are included in this cover:

- + prescription medication eligible for statutory compensation
- + doctors' appointments
- + physiotherapy
- + diagnostic testing
- + medical equipment rental
- + ...

## Assistance and coverage while travelling abroad

An illness or accident when travelling abroad can bring all kinds of unpleasant surprises. With Hospicare Flexible, your staff members won't need to bother with extra travel insurance. **Our services apply equally all over the world, whether in Belgium or abroad.** We'll even repatriate them back to their country of residence if necessary, all at our expense. Coverage will be provided abroad for **emergency, unplanned hospital admissions** as well as for **scheduled hospital stays**, as long as the Sickness Fund has pre-approved the latter.

### The following services are included in this cover:

- + local medical assistance
- + administrative organisation of hospital admissions
- + search and rescue efforts
- + financial intervention thanks to the third-party payer agreement
- + repatriation of the insured and other insured family members
- + ...

For prescription medication ineligible for statutory compensation, AG applies a reimbursement rate of 50% for expenses claimed against its Outpatient Care and Critical Illness covers.

This cap does not apply to Hospitalisation coverage.

# Optional Covers

Looking for the cream of the crop when it comes to hospitalisation insurance? You can top up your standard covers by **adding these additional services** to the mix as an extra benefit for your staff.

## Medi-Assistance

Thanks to the **third-party payer agreement** with the hospital, no advance payment will ever be required from the insured. AG will settle all bills with the hospital directly. To activate coverage, all your staff members have to do is notify us online of the hospital admission.

## Additional services

- ▶ Mental health problems such as burnout, depression and relationship issues can all have a significant impact on **happiness and motivation in the workplace**. **Medi-Assistance** entitles your staff to preliminary psychological counselling, even when no hospital stay is required.
- ▶ It can be a real challenge for the family **when one of the parents, a child or the spouse/partner ends up in the hospital**. In times of trouble, people can always **use a helping hand**: post-natal care, housekeeping, errands, transportation to/from the hospital (for the patient as well as the parents and/or children), etc. With optional Medi-Assistance cover, your staff members will be entitled to these additional services.

## Delta, the most comprehensive coverage on the market

Delta provides your staff with the best protection against the potentially overwhelming burden of a hospital stay.

### The following treatments and services are included in this extended coverage:

- + **pre-admission and post-discharge outpatient care periods** doubled from 1 to 2 and from 3 to 6 months
- + **fertility treatments** (in vitro fertilisation, in vitro maturation, ICSI microinjection) with just half the waiting period to be served (i.e. 12 months instead of 24)
- + 50% of the cost of **alternative medical care** such as homeopathy, osteopathy, chiropractic, etc.
- + 50% of the cost of **homeopathic remedies**
- + **palliative care**, whether administered at home or in an accredited hospice day centre

## Extended coverage before and after a hospital stay

The Delta option automatically doubles the outpatient coverage period from one to two months before the hospital admission, and from three to six months after discharge. You can also opt for this extended period as a stand-alone option, without having to take the full Delta coverage.

## A budget-friendly, mix-and-match plan

**TAILOR-MADE** - You select the covers depending on your budget and your staff's needs.

**FLEXIBLE** - You can even choose the applicable terms and levels for the deductible.

**SECURITY** - We will lock in your premium rates for three years (not including indexation).

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

This document contains general information on insurance products offered by AG. The contract is concluded for a one-year period, tacitly renewable at the end of each insurance year. The exact scope of these products can be found in the General Conditions.

A premium calculation and offer are available free of charge on our website [www.agemployeebenefits.be](http://www.agemployeebenefits.be).

Our insurance contracts are governed by Belgian law. Complaints may be submitted to the AG Complaints Management Service [tel. 02 664 02 00, [customercomplaints@aginsurance.be](mailto:customercomplaints@aginsurance.be)]. If the proposed solution fails to satisfy, you may also submit your complaint to the Insurance Ombudsman [Square de Meeûs/de Meeûssquare 35, 1000 Brussels, tel. 02 547 58 71, fax 02 547 59 75, [www.ombudsman.as](http://www.ombudsman.as)].

