

## PRODUCT PROFILE

AIG Group Plus

# Expatriate Modular Care



### Who we can insure

- Expatriate Care is suitable for a range of organizations and employers headquartered in the European Economic Area (EEA) with expatriate employees across the globe.
- The age limit for enrolment is 67, and benefits can continue until the insured person is 75. Dependents or dependent children under 18 or under 25 if in full-time education who live with the insured in the host country, can also be covered.

### Areas we cover

- Worldwide
- Worldwide, excluding USA.

### AIG branch network

Within the EEA the insurance will be underwritten by the relevant branch of AIG Europe S.A. For full branch details in a relevant jurisdiction please refer to [www.aig.com/worldwide](http://www.aig.com/worldwide)

### Advantages

#### For employers

- Offers employers the possibility of selecting modular healthcare plans according to their expatriate employees' needs and in line with their budgetary possibilities, offering the cover they need to protect themselves and their families.
- The optional healthcare modules offer two levels of cover to choose between.
- Helps companies demonstrate their commitment to employees and contributes to the strong benefit packages needed to attract and retain talented employees.
- Allows hassle-free enrolment of expatriate employees and their families at any time.
- Delivers the highest level of service to employees, so that employers can rest assured that their people are well taken care of.
- Provides the employer's HR department and insurance broker with online access to policy information and the ability to update employees' records.

#### For expatriate employees

- Offers peace of mind during foreign assignments that the expatriate employee and their family are protected.
- Provides wide-ranging cover, including medical expenses, political evacuation, third party liability and legal assistance.
- Offers greater flexibility than standard healthcare plans, as the employer can choose between different modules and between different options within each module, in line with the company's specific healthcare needs and budgetary possibilities.
- Provides access to assistance via a call center and website 24 hours a day, 365 days a year.

# Benefits at a glance

## Main features

### Comprehensive core plan, including:

- Medical expenses benefit of up to €2,5m per year.
- 24 hour access to a multilingual contact center, 365 days a year.
- Worldwide network of hospitals –and direct billing settlement with the hospitals for in and out-patient care where possible.
- Assistance package, including online telehealth services and the option of an expert medical opinion.
- Political evacuation, third party liability and legal assistance cover.
- Online access to policy and claims information.

### Optional benefits available:

- Out-patient Expenses
- Maternity Care
- Dental and Vision Care
- Health and Wellbeing Care
- Travel Assistance and Personal Property
- Personal Accident and Accidental Total Temporary Incapacity

## Key benefits

### Core Medical Plan

Expatriate Modular Care provides up to €2,5 million of cover for medical expenses, including hospitalization and out-patient surgery, kidney dialysis and cancer treatment, as well as medical assistance and repatriation, third party liability and legal assistance.

### Module 1: Out-patient Expenses

Module 1 provides 2 cover options for out-patient medical expenses.

Option 1 provides a full refund (100%) of expenses up to €1.500 per person per year. Option 2 provides a full refund (100%) up to €4.000 per person per year.

### Module 2: Maternity Care

Module 2 can only be selected in combination with Module 1.

Option 1 provides a full refund (100%) of all maternity care and childbirth expenses, up to €6.000 per person per year. Option 2 provides a full refund (100%) of all maternity care and childbirth expenses, up to €10.000 per person per year, and also provides cover for IVF and infertility treatment.

### Module 3: Dental and Vision Care

Module 3 provides 2 cover options for dental and vision care expenses. Option 1 provides a full refund (100%) of expenses up to €1.500 per person per year. Option 2 provides a full refund (100%) up to €3.000 per person per year, and also provides cover for orthodontic treatment for adults.

### Module 4: Health and Wellbeing Care

Module 4 provides 2 cover options for Health and Wellbeing and preventive medicine services. Option 1 provides a full refund (100%) of expenses up to €1.000 per person per year. Option 2 provides a full refund (100%) up to €2.000 per person per year.

### Modules 5 and 6: Non-Medical Cover Options

Modules 5 & 6 provide an additional cover against Personal Accident and Accidental Total Temporary Incapacity, Travel Assistance and Personal Property.

## What is not covered?

There are some locations and activities which are not covered, for instance claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions or for injuries incurred whilst participating in professional sport, when flying other than as passenger, or which result from the abuse of drugs or alcohol, other terms apply and are detailed in your policy wording.

## Waiting periods

Waiting periods apply unless they were waived by AIG because of a preceding policy.

# Core Medical Plan (Mandatory)

Benefits are subject to the conditions and exclusions as detailed in the policy wording and schedule.

| <b>Overall Product Limit</b><br>(Core Medical Plan and Modules 1 through 4 combined)   | <b>€2.500.000 per year</b>     |
|--|--------------------------------|
| <b>In-patient, Day Surgery, Day Case Treatment</b><br>Nursing and accommodation (semi- or private room)<br>Parental accommodation for child <18 years (max. 30 days per year)<br>Day care treatment and surgery<br>Operating theatre, ICU and recovery room<br>Prescribed medicines<br>Surgical and medical appliances inserted during surgery, or required as part of the recuperation process on a short-term basis<br>Doctor & specialist's fees<br>Diagnostic tests (pathology, X-rays, radiology, CAT, MRI and PET scans)<br>Rehabilitation and physiotherapy after an acute event (e.g. a stroke)<br>Home nursing immediately after hospital treatment if prescribed by a specialist, or as an alternative for a hospital stay | Full refund                    |
| In-patient cash benefit  | €150/night max. 15 nights/year |
| Local private ambulance  | Full refund                    |
| Hospice and palliative care for terminal patients (<6 months)<br>(subject to Prior Approval – PA)  | Up to €50.000                  |
| Organ transplant, excl. donor search costs<br>(subject to Prior Approval – PA)   | Up to €150.000/lifetime        |
| In-patient psychiatric care (10 months waiting period – if applicable)   | Up to 30 days/year             |
| Emergency in-patient dental and/or vision treatment (accidental)   | Full refund                    |
| In-patient expenses related to HIV/AIDS treatment  | Full refund                    |
| <b>Cancer Treatment &amp; Kidney Dialysis</b><br>Cancer related in-patient and out-patient treatment<br>Prophylactic surgery after cancer screening test (subject to PA)<br>Reconstructive surgery after cancer treatment (subject to PA)<br>Kidney dialysis   | Full refund                    |
| Purchase of a wig/prosthetic bra etc.  | Up to €250 a year              |
| <b>Assistance</b><br>Telehealth services<br>Expert medical opinion<br>Country guides (Information on hospitals and healthcare professionals)<br>World Emergency Assistance   | Included                       |
| Political evacuation   | Up to €50.000                  |
| Third party liability  | Up to €1.000.000               |
| Legal assistance (Deductible of 10% with a minimum of €250)  | Up to €15.000                  |
| Bail bond  | Up to €50.000                  |

# Modular Options

| <b>Module 1</b><br><b>Out-patient Treatment</b>  | <b>OPTION 1</b><br>Up to €1.500<br>per person per year | <b>OPTION 2</b><br>Up to €4.000<br>per person per year |
|--|--|--|
| Consultations with medical practitioners and specialists<br>Non-surgical and minor surgical procedures<br>Prescribed medication, drugs and dressings<br>Medical imaging<br>Diagnostic and laboratory tests<br>Hormone Replacement Therapy (HRT – symptoms of the menopause)<br>Prescribed medical aids & surgical appliance as part of the recuperation process on a short-term basis<br>Physiotherapy and complementary medicine<br>Speech and occupational therapy<br>Non-prescribed physiotherapy (max. 10 visits per year)<br>Annual routine test children <15 years – 1 eye and hearing test<br>Well child tests up to age 6<br>Mandatory vaccinations (non-travel) | Full refund  | Full refund  |
| Psychiatric care (18 months waiting period – if applicable)<br>Emergency dental and/or vision treatment (accidental)   | Max. 30 sessions,<br>up to annual out-patient limit    | Max. 30 sessions,<br>up to annual out-patient limit    |
| Out-patient expenses related to HIV/AIDS treatment   | Full refund  | Full refund  |
| <b>Module 2 (Only available in combination with Module 1)</b><br><b>Maternity, IVF and Infertility Treatment</b>   | <b>OPTION 1</b><br>Up to €6.000 per year               | <b>OPTION 2</b><br>Up to €10.000 per year              |
| Waiting period – if applicable   | 10 months  | 10 months  |
| Maternity care & delivery<br>Childbirth at home<br>Complications of pregnancy  | Full refund  | Full refund  |
| Home delivery benefit (cash allowance)   | Not covered  | €1.000   |
| Complicated Maternity as a result of assisted conception   | Full refund  | Full refund  |
| Newborn care (routine care up to 10 days, all treatment up to 90 days after birth)   | Full refund  | Full refund  |
| Congenital conditions (per lifetime)   | Full refund up to €60.000                              | Full refund up to €60.000                              |
| Sterilization (once per lifetime)  | Not covered  | Full refund  |
| IVF & infertility treatment (subject to PA)<br>- Insured <40 years<br>- Max. 3 cycles per lifetime<br>- 12 months waiting period – if applicable   | Not covered  | 50%<br>up to €10.000 per lifetime                      |

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| <b>Module 3<br/>Dental and Vision Care</b>   | <b>OPTION 1</b><br>Up to €1.500 per year | <b>OPTION 2</b><br>Up to €2.500 per year |
|--|--|--|
| <b>Dental Care</b>   |  |  |
| Routine dental treatment   | Full refund, max. 2 visits/year          | Full refund, max. 2 visits/year          |
| Major restorative treatment (6 months waiting period – if applicable)                | 50%                                      | 80%                                      |
| Dental prosthesis (6 months waiting period – if applicable)                          | 50%                                      | 50%                                      |
| Orthodontic treatment for children <age 16 (6 months waiting period – if applicable) | 50%                                      | 60% up to €1.500 per year                |
| Orthodontic treatment for members >age 16 (6 months waiting period – if applicable)  | Not covered                              | 50% up to €1.000 per year                |
| <b>Vision Care</b>   |  |  |
| Vision treatment   | Full refund                              | Full refund                              |
| Glasses, frames, contact lenses, prescribed sunglasses                               | Up to €200 / 2 years                     | Up to €250 / 2 years                     |

| <b>Module 4<br/>Health and Wellbeing Care</b> | <b>OPTION 1</b><br>Up to €1.000 per year | <b>OPTION 2</b><br>Up to €2.000 per year |
|---|--|--|
| Routine adult physical exam                   | Full refund                              | Full refund                              |
| PAP smear test                                | 1/year                                   | 1/year                                   |
| Prostate cancer screening (men ≥50 years)     | 1/year                                   | 1/year                                   |
| Mammogram – asymptomatic women age 35-39      | Once                                     | Once                                     |
| – asymptomatic women age 40-49                | 1 every 2 years                          | 1 every 2 years                          |
| – asymptomatic women age ≥50                  | 1/year                                   | 1/year                                   |
| Bowel cancer screening ≥50 years              | 1 every 5 years                          | 1 every 5 years                          |
| Bone densitometry (women ≥50 years)           | 1 every 5 years                          | 1 every 5 years                          |
| Travel vaccinations                           | Full refund                              | Full refund                              |

## Module 5 Travel and Personal Property

|   |                                   |
|---|-----------------------------------|
| Travel assistance                                 | Included                          |
| Baggage   | Up to €7.500/insured person/trip  |
| Travel cancellation, curtailment or rearrangement | Up to €10.000/insured person/trip |
| Travel inconvenience                              | See Terms & Conditions            |
| Personal Property (Deductible of €100)            | Up to €50.000                     |

## Module 6 Personal Accident

|                                  | Level 1  | Level 2  | Level 3  | Level 4  | Level 5  |
|----------------------------------|----------|----------|----------|----------|----------|
| Accidental Death                 | €100.000 | €200.000 | €300.000 | €400.000 | €500.000 |
| Accidental Permanent Disablement | €100.000 | €200.000 | €300.000 | €400.000 | €500.000 |

## Personal Accident and Accidental Total Temporary Incapacity

|  | Level 1    | Level 2    | Level 3    | Level 4    | Level 5    |
|--|------------|------------|------------|------------|------------|
| Accidental Death   | €100.000   | €200.000   | €300.000   | €400.000   | €500.000   |
| Accidental Permanent Disablement   | €100.000   | €200.000   | €300.000   | €400.000   | €500.000   |
| Accidental Total Temporary Incapacity, resulting in loss of income.<br>- Deferment period: 4 weeks<br>- Benefit period: 52 weeks | €200 /week | €400 /week | €500 /week | €600 /week | €750 /week |

Please ensure you take time to review the policy document for full details of all the cover and benefits provided by your policy together with details of what is not covered.



[www.aig.be](http://www.aig.be)