

AIG Group Plus – Expatriate Care Frequently asked questions



On the next page you'll find answers to some of the most frequently asked questions about our Group Plus – Expatriate Care policy. In addition to this information, please visit www.aig.com/expat for more details about the services available to you.

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

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1. Who is eligible for cover under Expatriate Care?

Employers headquartered in the European Economic Area may request cover for all expatriate employees and their dependants globally.

2. Are there any age limits for coverage?

The maximum age for enrolment is 65, but cover can continue until the age of 75. Dependents or dependent children under 18 or under 23 if in full-time education who live with the insured in the host country, can also be covered.

3. Is a newborn baby covered?

Yes, a baby is covered from the day they are born, provided notification is given to AIG within 4 weeks of the birth, and the parent of the newborn was insured for at least 10 continuous months immediately before the birth.

4. Is emergency dental and vision care included in the plan?

Emergency dental and vision care, due to accidents, are included in the core plan. They can be supplemented with an optional care plan that covers medically necessary:

- Routine dental treatment
- Major restorative dental treatment
- Dental prosthesis
- Orthodontic treatment
- Vision treatment
- Eye surgery
- Optical devices

5. Do the benefits apply during leisure travel?

Yes, as long as you are traveling within the Area of Cover specified in your policy schedule, all the benefits provided under the core plan apply, during leisure travel for a maximum of 3 months.

6. Will the policy remain effective if I relocate to another country?

Yes, provided that the new location is not subject to UN resolution, EU, US or UK sanctions. You or your employer will need to inform us of the relocation without delay.

7. Will the policy remain effective if I return home permanently?

Yes. The cover will remain effective (for a maximum of six months), until you are eligible for healthcare in your home country, as long as the policy is still in date.

8. Is it possible for the Medical Plan Administrator to pay my medical provider directly?

Yes, in many cases the Medical Plan Administrator can pay the provider directly, both for outpatient treatments and hospitalisation. See the Claims document for further details.

9. Can the Medical Plan Administrator refer me to a medical service provider?

You are free to select the hospital or medical provider that best meets your needs. Upon request, the Medical Plan Administrator can supply a list of providers in their medical network where direct billing arrangements are possible for your consideration.

10. Can I get a medical second opinion if I have a serious illness?

Yes, you can receive a second opinion after a diagnosis by a local doctor. While in many cases a second opinion will confirm a diagnosis or suggest only minor changes to a treatment plan, it can provide valuable peace of mind.

11. Who should I contact in case of a medical emergency?

For medical expenses or hospital referral and assistance advice, please contact the Medical Plan Administrator using the contact details below.

12. Where do I go for more information?

Visit www.aig.com/expat for details of how to contact the Medical Plan Administrator. Please refer to your policy wording for full details of cover.

Contact

For claims or questions relating to:

- Medical Expenses
- Medical and Emergency Assistance
- Political Evacuation
- Dental Care
- Vision Care

Depending on the AIG branch that has underwritten your policy:

For policies produced in Belgium or Luxembourg

Tel: + 32 2 739 99 11

Email: aig.expatriatecare@henner.com

For claims or questions relating to:

- Third Party Liability
- Legal Assistance
- Personal Property
- Personal Accident Plan

Contact:

The AIG claims department in the country that has underwritten your policy. Details can be found at: www.aig.com/worldwide

Complaints

AIG strives to treat you in a courteous, fair and prompt manner. If despite AIG's efforts, you are not satisfied, you can address a complaint:

- by e-mail: belgium.complaints@aig.com
- by phone: +32 2 739 96 90
- by fax: +32 2 739 93 93
- by ordinary mail: AIG Europe S.A., complaints, Pleinlaan 11, 1050 Brussels.

AIG requests you to mention the policy number and/or claims file number and, if available, the name of the contact person within AIG.

Ombudsman for Insurances

If AIG cannot provide you with a satisfactory solution and if your complaint relates to the insurance agreement, you can also address the Ombudsman for Insurances at Square de Meeûs 35, 1000 Brussels - Tel +32 2 547 5871 - fax +32 2 547 5975 - info@ombudsman.as – www.ombudsman.as

Filing a complaint does not prejudice your possibility to start legal proceedings.

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



www.aig.com/expat

For full details of cover, please refer to the actual terms and conditions of insurance set out in the relevant country policy or insurance contract. Your insurance contract is subscribed by the Belgian branch office of AIG Europe S.A., located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT BE 0847622919 and registered with the National Bank of Belgium (NBB) under the number 1136. The NBB is located at de Berlaumontlaan 14, 1000 Brussels. Your insurance contract is submitted to Belgian law.

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaumontlaan 14, 1000 Brussels, www.nbb.be.

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