

AIG Group Plus – Expatriate Care

Product profile



Who we can insure:

- Expatriate Care is suitable for a range of organisations headquartered in the European Economic Area with expatriate employees across the globe.
- The age limit for enrolment is 65, and benefits can continue until the insured person is 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.

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

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Advantages

For employers

- Offers wide-ranging plans at a reasonable price to provide expatriate employees with the cover they need to protect themselves and their families.
- 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 taken care of well.
- Provides the employer's HR department and insurance broker with online access to policy information and the ability to update employees' records.

Benefits at a glance

Main features

Comprehensive core plan, including:

- Medical expenses benefit of up to 2 million € per year.
- 24 hour access to a multilingual contact centre, 365 days a year.
- Worldwide network of hospitals – and direct billing settlement with the hospitals for in and outpatient care where possible.
- Assistance package, including free medical advice by phone and the option of a second medical opinion.
- Political evacuation, third party liability and legal assistance cover.
- Online access to policy and claims information.

Optional benefits available:

- Dental and Vision care
- Personal Accident Plan
- Personal property
- Travel

For expatriate employees

- Offers peace of mind during foreign assignments that you and your family are protected.
- Provides wide-ranging cover, including medical expenses, political evacuation, third party liability and legal assistance.
- Offers high flexibility as you can choose between several levels of core plans, several deductibles in the core plan 100 and extra benefits at reasonable costs.
- Provides access to assistance via a call centre and website 24 hours a day, 365 days a year.

Key benefits

Medical expenses

Expatriate Care provides up to 2 million € of cover for medical expenses, including hospitalisation and outpatient surgery, hospital cash benefits, outpatient care, local ambulances, private nursing, maternity and childbirth, cancer care and organ transplants.

Medical assistance

We provide clients with medical advice over the phone, a second opinion service (a review of your medical file by an independent medical specialist) and worldwide emergency assistance.

Political evacuation

We cover the cost of emergency evacuation caused by political situations.

Third party liability

Expatriate Care insures your liability for damages caused during day-to-day life.

Legal assistance

Expatriate Care provides cover for expenses related to legal assistance.

What is not covered?

There are some locations and activities which are not covered, each key benefit has its own exclusions. 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. This enumeration is not limitative and does not prevent from consulting the list of exclusions, applicable and detailed in your policy wording.

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Core plan

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

Medical Expense benefit (up to 2.000.000 € per policy year)		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Co-payment by the Insured Person		None	10% with a max. 2.500 €/year	20% with a max. 5.000 €/year
Hospitalization and Outpatient Surgery		100%	100%	100%
Hospital cash benefit Stay of at least 48 hours in a Hospital and max. 30 nights per policy year		50 €/night	40 €/night	30 €/night
Outpatient benefit	Physician and specialist consultations, Medicines and Drugs that cannot be purchased without prescription, medical imaging, diagnostic and laboratory tests, prescribed medical aids and surgical appliances	100%	90%	80%
	Non-experimental preventive care and examinations	100% up to 1.500 €/year	90% up to 1.200 €/year	80% up to 900 €/year
	Complementary Medicine	100% up to 5.000 €/year	90% up to 4.000 €/year	80% up to 3.000 €/year
Local ambulance benefit		100%	100%	100%
Private nursing benefit	Inpatient in Hospital or nursing home	100%	90%	80%
	Home nursing by a Registered Nurse Up to 60 days per policy year	100%	90%	80%
	Palliative Care	100% up to 5.000 €	90% up to 4.000 €	80% up to 3.000 €
Maternity and childbirth benefit Deferment period: 10 months	Pregnancy, childbirth, treatment before and after birth Complications of pregnancy	100% up to 12.500 €	90% up to 10.000 €	80% up to 7.500 €
	Congenital conditions per Insured Person / once per lifetime benefit	100% up to 100.000 €	90% up to 80.000 €	80% up to 60.000 €
Cancer treatment benefit		100%	90%	80%
Organ transplant benefit		100% up to 200.000 € per Illness	90% up to 160.000 € per Illness	80% up to 120.000 € per Illness
Mental and Behavioral Disorders benefit	Inpatient treatment Per Insured Person / once per lifetime benefit. Deferment period 10 months	100% up to 100.000 €	90% up to 80.000 €	80% up to 60.000 €
	Outpatient treatment Per Insured Person / once per lifetime benefit. Deferment period 18 months	100% up to 20 sessions	90% up to 16 sessions	80% up to 12 sessions

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Core plan (continued)

Medical Expense benefit (up to 2.000.000 € per policy year)		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
AIDS/HIV benefit		100%	90%	80%
Emergency dental benefit		100%	90%	80%
Emergency vision benefit		100%	90%	80%
Assistance		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Assistance	Medical advice over the phone	Included	Included	Included
	Second opinion benefits	Included	Included	Included
	Country guides Information on hospitals and healthcare professionals	Included	Included	Included
	Worldwide emergency assistance	Included	Included	Included
Political Evacuation		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Political Evacuation		Up to max. 50.000 €	Up to max. 50.000 €	Up to max. 50.000 €
Third Party Liability		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Third Party Liability		Up to max. 1.000.000 €	Up to max. 1.000.000 €	Up to max. 1.000.000 €
Legal Assistance		Expatriate Care 100	Expatriate Care 90	Expatriate Care 80
Legal Assistance	Legal Assistance Deductible of 10% with a minimum of 250 €	Up to max. 15.000 €	Up to max. 15.000 €	Up to max. 15.000 €
	Bail Bond	Up to max. 50.000 €	Up to max. 50.000 €	Up to max. 50.000 €

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Optional benefits

Personal Accident		
Accidental Death and Permanent Disablement	Accidental Death and Permanent Disablement after accident	100.000 € increments up to max 500.000 €
	Additional benefits	See terms and conditions
Accidental Death, Permanent Disablement and Temporary Disablement	Accidental Death and Permanent Disablement after accident	100.000 € increments up to max 500.000 €
	Temporary Disablement resulting in loss of remuneration (12 weeks deferment period, 104 weeks benefit period)	500 €/month increments up to max. 2.000 €/months
	Additional benefits	See terms and conditions
Dental and Vision Care		
Dental		Up to 3.000 €/year
	Routine Dental Treatment	100%
	Major Restorative Dental Treatment Deferment period: 10 months	80%
	Dental Prosthesis and Orthodontic Treatment Deferment period: 10 months	60%
Vision		Up to 3.000 €/year
	Vision Treatment	100%
	Eye Surgery	80%
	Optical Devices	100% and max. 250 € every 2 years
Personal property		
Personal property	Deductible of 100 €	Up to 50.000 €
Travel		
Travel Assistance		Included
Personal Belonging and Business Equipment		Up to 7.500 €/person/trip
Cancellation, Interruption, Delay and Replacement		Up to max. 10.000 €/person/trip
Travel Inconvenience		See the policy wording

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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.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.

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