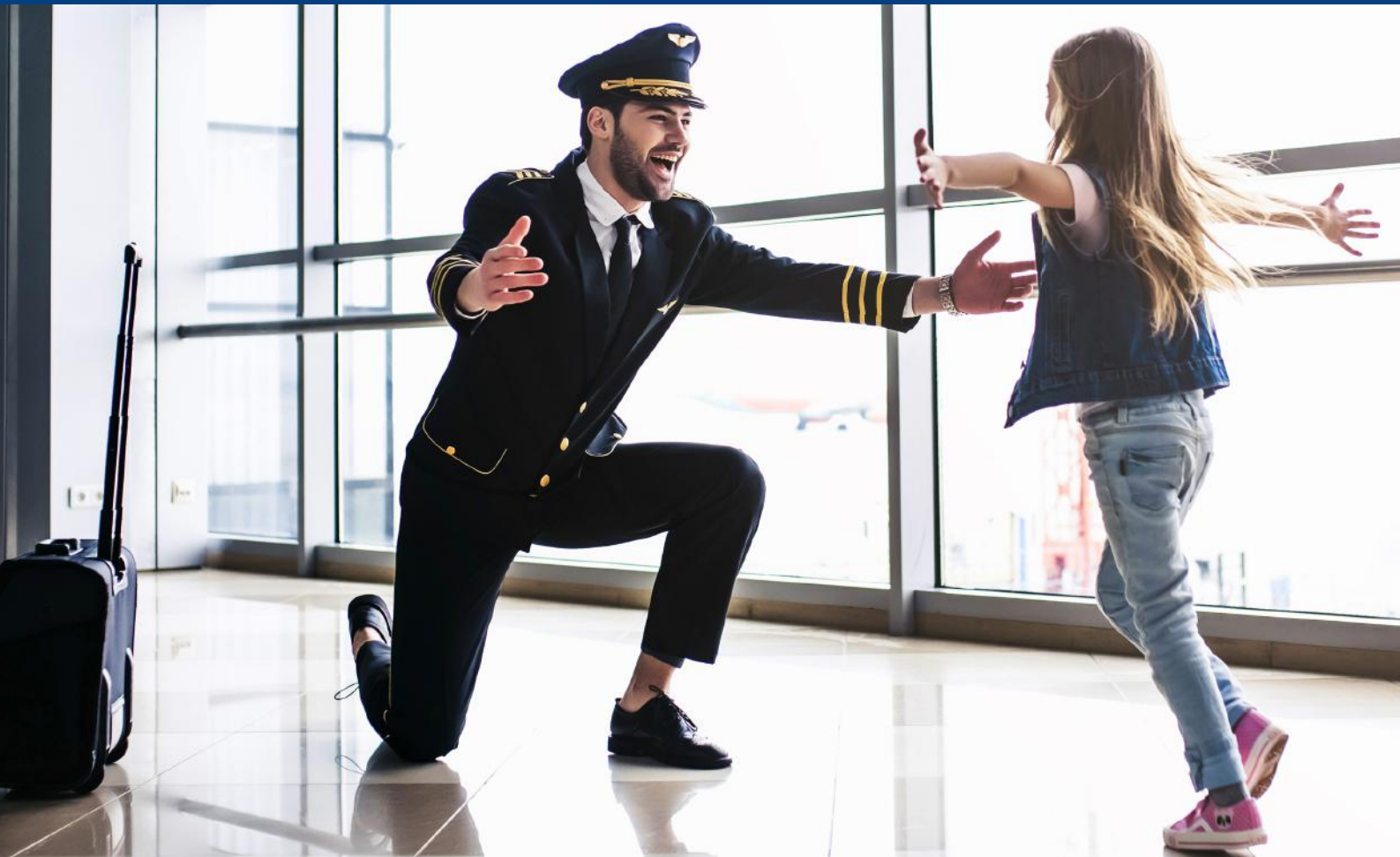


# Flight Crew Global Health



## Table of Benefits Offered to Members of the International Flight Crew Association (Luxembourg)



Essential, Special, **Exclusive**, & Inpatient+

## Benefits

### InPatient+

### Essential

### Special

### Exclusive

#### Inpatient treatment

General hospital treatment and accommodation and care in a single or twin-bed room



Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative medicine)



Hospital costs, including operating room, intensive care and laboratory



Surgery and anaesthetics



Outpatient surgery instead of inpatient treatment



Drugs and dressings



Physiotherapy, including massages



Therapies, including ergo therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy



Therapeutic aids and appliances



If needed as a lifesaving measure, Such as cardiac pacemakers



If needed as a lifesaving measure, Such as cardiac pacemakers



If needed as a lifesaving measure, Such as cardiac Pacemakers



Up to €2,000 for therapeutic aids and appliances, such as artificial limbs and prostheses

Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital



Not covered



Not covered



Up to €5,000  
Waiting period of 10 months



Up to €20,000  
Waiting period of 10 months

Complications of pregnancy and childbirth



Not covered



Not covered



Waiting period of 10 months



Waiting period of 10 months



Benefits	InPatient+	Essential	Special	Exclusive
New-born care	x Not covered	x Not covered	✓	✓
Congenital conditions	✓ Up to a maximum of €100,000 per lifetime	✓ Up to a maximum of €100,000 per lifetime	✓ Up to a maximum of €150,000 per lifetime	✓ Up to a maximum of €200,000 per lifetime
Cancer treatment, oncological drugs and treatment, including reconstructive surgery for breast cancer	✓	✓	✓	✓
Bone marrow and organ transplants (costs for donor and receiver)	✓ Up to a maximum of €150,000 per lifetime	✓ Up to a maximum of €150,000 per lifetime	✓ Up to a maximum of €200,000 per lifetime	✓
Psychiatric treatment	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months
Inpatient psychotherapy	x Not covered	x Not covered	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months
Parent accommodation during inpatient treatment of a minor child up to 18 years	✓	✓	✓	✓
Nursing care at home and domestic help, instead of a hospital stay	✓ Up to 30 days if pre-approved	✓ Up to 30 days if pre-approved	✓ Up to 60 days if pre-approved	✓ Up to 90 days if pre-approved

Benefits	InPatient+	Essential	Special	Exclusive
Substitute hospital cash plan benefit, for treatments not claimed with us.	✓ €75 per day	✓ €75 per day	✓ €150 per day	✓ €200 per day
Inpatient follow-up rehabilitation	✓ Up to 21 days if pre-approved	✓ Up to 21 days if pre-approved	✓ Up to 28 days if pre-approved	✓ Up to 35 days if pre-approved
Hospice	✓ up to 5 weeks	✓ up to 5 weeks	✓ up to 7 weeks	✓ up to 9 weeks
Day care	✓	✓	✓	✓
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓	✓
Pre-hospitalisation outpatient treatments following a covered in-patient treatment	Up to 60 days before covered treatment			
Post-hospitalisation outpatient treatments following a covered in-patient treatment	Up to 90 days after covered treatment			

**Benefits**
**InPatient+**
**Essential**
**Special**
**Exclusive**
**Outpatient treatment**

Within the  
limits of the  
Pre- & post-  
hospitalisation

Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative medicine)

✓

✓

✓

✓

Chemotherapy, oncological drugs and treatment

✓

✓

✓

✓

Health Checks

✗

Not covered

✗

Not covered

✓

up to €250

✓

up to €500

Maternity care and childbirth, services of a midwife or obstetric nurse

✗

Not covered

✗

Not covered

✓

Up to €5,000  
Waiting period of  
10 months

✓

Up to €20,000  
Waiting period of  
10 months

Complications of pregnancy and childbirth

✗

Not covered

✗

Not covered

✓

Waiting period of  
10 months

✓

Waiting period of  
10 months

Congenital conditions

✓

Up to a maximum  
of €100,000  
per lifetime

✓

Up to a maximum  
of €100,000  
per lifetime

✓

Up to a maximum  
of €150,000  
per lifetime

✓

Up to a maximum  
of €200,000  
per lifetime

Acupuncture (needle technique),  
homeopathy,  
osteopathy, chiropractic, including drugs and dressings

✓

up to €1,000

✓

up to €1,000

✓

up to €2,500

✓

up to €5,000

Speech therapy

✗

Not covered

✗

Not covered

✓

provided that we  
have agreed in  
writing to pay  
benefits before  
treatment  
commences

✓

provided that we  
have agreed in  
writing to pay  
benefits before  
treatment  
commences

Benefits	InPatient+	Essential	Special	Exclusive
Psychiatric treatment	✓ Up to €1,000 if pre-approved Waiting period of 10 months	✓ Up to €1,000 if pre-approved Waiting period of 10 months	✓ Up to €5,000 if pre-approved Waiting period of 10 months	✓ if pre-approved Waiting period of 10 months
Outpatient psychotherapy	✗ Not covered	✗ Not covered	✓ provided that we have agreed in writing to pay benefits before beginning of treatment	✓ provided that we have agreed in writing to pay benefits before beginning of treatment
Drugs and dressings	✓	✓	✓	✓
Over-the-counter drugs	✓ up to €50	✓ up to €50	✓ up to €75	✓ up to €100
Physiotherapy, including massages	✓ Up to 15 sessions	✓ Up to 15 sessions	✓ Up to 20 sessions	✓
Therapies, including ergo therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✗ Not covered	✗ Not covered	✓ Up to 10 sessions	✓
Therapeutic aids and appliances	✓ up to €750	✓ up to €750	✓ up to €1,000	✓
Vaccinations and immunization	✗ Not covered	✗ Not covered	✓ up to €250	✓
Vision aids, including an eye test	✗ Not covered	✗ Not covered	✓ up to €150	✓ up to €250

## Benefits

### InPatient+

### Essential

### Special

### Exclusive

Transport to the nearest suitable hospital for initial treatment following an accident or an emergency



Infertility treatment



Not covered

Not covered

50%  
Up to €7,500  
for each insured  
couple, per  
lifetime  
Waiting period of  
24 months

50%  
Up to €15,000  
for each insured  
couple, per  
lifetime  
Waiting period of  
24 months



## Benefits

### InPatient+

### Essential

### Special

### Exclusive

## Basic dental services

Two dental check-ups per insurance year

✗

Not covered

✗

Not covered

✓

✓

X-rays

✗

Not covered

✗

Not covered

✓

✓

Scale-and-polish cleaning

✗

Not covered

✗

Not covered

✓

✓

Treating oral mucosa and gingiva

✓

Pain relief only

✓

Pain relief only

✓

✓

Simple fillings

✓

Pain relief only

✓

Pain relief only

✓

✓

Surgery, extractions, root-canal treatment

✓

Pain relief only

✓

Pain relief only

✓

✓

Night guard

✗

Not covered

✗

Not covered

✓

✓

Dental treatment after an accident

✗

Not covered

✗

Not covered

✓

✓



## Benefits

### InPatient+

### Essential

### Special

### Exclusive

	✗ not covered	✗ not covered	✓ Reimbursement for the following benefits up to €2,000 Waiting period of 10 months	✓ Reimbursement for the following benefits up to €5,000 Waiting period of 10 months
<b>Major dental services</b>				
Dentures (for example, prostheses, bridges and crowns, inlays)	✗ Not covered	✗ Not covered	✓	✓
Implants	✗ Not covered	✗ Not covered	✓ Up to four implants per jaw and the dentures to be secured to these implants	✓ Up to four implants per jaw and the dentures to be secured to these implants
Orthodontic treatment	✗ Not covered	✗ Not covered	✓	✓
Dental laboratory work and materials	✗ Not covered	✗ Not covered	✓	✓
Treatment plan	✗ Not covered	✗ Not covered	✓	✓
Dental treatment after an accident	✗ Not covered	✗ Not covered	✓	✓

**Benefits**
**InPatient+**
**Essential**
**Special**
**Exclusive**
**Medical Assistance**

24-hour phone and email service with experienced advisers, doctors and consultants



Medically necessary ambulance and return transport



Information on the medical Infrastructure/ care with due consideration for the required language



Support and information (second opinion, monitoring the course of the illness)



Guarantee payment of costs (particularly in preparation for the stay in hospital)



Payment of an advance



Support and information on the type, possible causes and treatment options/ forms of therapy for the illness and information about specialist medical terms



Support in organising a “doctor-to-doctor” discussion



Assistance in choosing the prescribed medication, comparable preparations and their side effects



Medical support and advice prior to travelling (vaccinations, putting together a first-aid kit)


**On-line medical assistance**

Second Opinion



On-line doctor consultation



## Benefits

### InPatient+

### Essential

### Special

### Exclusive

## Additional Assistance

Return transport to the country of residence	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000
Organisation of patient visits for relatives	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000
Delaying the return journey	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000	✓ up to €3,000
Procurement and dispatch of essential drugs	✓	✓	✓	✓
Organisation of return transport or childcare	✓	✓	✓	✓
Transfer of the mortal remains and organisational support in the event of death	✓ up to €10,000	✓ up to €10,000	✓ up to €10,000	✓ up to €10,000
Help with any psychological problems arising from the stay abroad	✓ Psychological and therapeutic help by phone Up to five calls	✓ Psychological and therapeutic help by phone Up to five calls	✓ Psychological and therapeutic help by phone Up to five calls	✓ Psychological and therapeutic help by phone Up to five calls
Document storage (storage and obtaining replacements in the event of loss)	✓	✓	✓	✓
Arrangement of legal assistance in the event of legal difficulties	✓	✓	✓	✓
Arrangement of a relocation service	✓	✓	✓	✓
Arrangement of intercultural training (information on the local culture)	✓	✓	✓	✓



**Benefits**
**InPatient+**
**Essential**
**Special**
**Exclusive**
**Travel insurance**

	✓	✓	✓	✓
Security-Assistance-Insurance		Annual loss limit €300,000		
Evacuation (political and natural disaster)		Up to €100,000		
Kidnapping Consulting		Up to €50,000		
Personal Close Protection including on-line security assistance		Up to €10,000		
Accident Insurance	✓	✓	✓	✓
Death		Up to €100,000 Up to €10,000 for co-insured children under 18 years old		
Permanent Disablement		Up to €25,000 Up to €350,000 for co-insured children under 18 years old		
Baggage (on business and leisure trips)	✓	✓	✓	✓
Baggage		Up to €3,000		
Sublimit money		Up to €2,000		
Other	✓	✓	✓	✓
Cancellation, delay and change of travel plan (deductible 20%)		Up to €5,000		
Personal liability		Up to €1,000,000		
Legal Expenses (after accident)		Up to €5,000		





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