



Moving on with you

globalhealth
Foyer Group

International health insurance



International health insurance

What's your plan? Are you traveling alone or with your family? Will you be away for your job, studies or just for the pleasure of discovering new things? Short term trip or long term project for your life?



Foyer Global Health offers a comprehensive range of international health care plans that align with your needs.

Foyer Global Health is the specialist expatriate brand by Luxembourg's leading insurance company Foyer Group. Our health plans are the result of decades of experience with customers from all over the world. Foyer Global Health is your partner of trust when it comes to traveling or living abroad. We offer first-class international health coverage in combination with comprehensive medical assistance services. Select your plan in accordance with your individual needs. Wherever you are, we move on with you.



About Foyer Global Health



Foyer Global Health is the specialist expatriate brand by Luxembourg's leading insurance company Foyer Group. Our health plans are the result of decades of experience with customers from all over the world.

Foyer was founded on 28 October 1922 and has established itself as Luxembourg's leading insurance provider. Foyer has branched out since the opening up of the European insurance markets, extending its business activities beyond Luxembourg's borders. In addition to insurance, the Group has a wealth of experience in the financial sector, particularly in stock market brokerage, portfolio management for institutional clients and wealth management advice for its high net worth European clients.

Specialised for many years in national and international insurance solutions for corporate and individual clients. Our customer base today includes more than 100 different nationalities.



Why Foyer Global Health?

In addition to many new impressions and challenges in your professional and private life, a stay abroad often entails being confronted with a different climate and culture, which requires varying degrees of acclimatisation in your everyday life. Good physical and mental health is therefore an important factor for all travellers in ensuring a rewarding and successful stay.

The Foyer Global Health insurance plans are custom-designed to guarantee the very best medical care and the reimbursement of incurred medical expenses to all insured persons in accordance with their specific medical needs.



We offer a comprehensive range of services with regard to outpatient and inpatient medical care, dental care and medical assistance services for each level of cover without hidden cover exclusions.

You can enjoy immediate cover after receipt of your proposal (even if you are already abroad) and it is possible to include pre-existing conditions and ongoing treatments.



Our plans

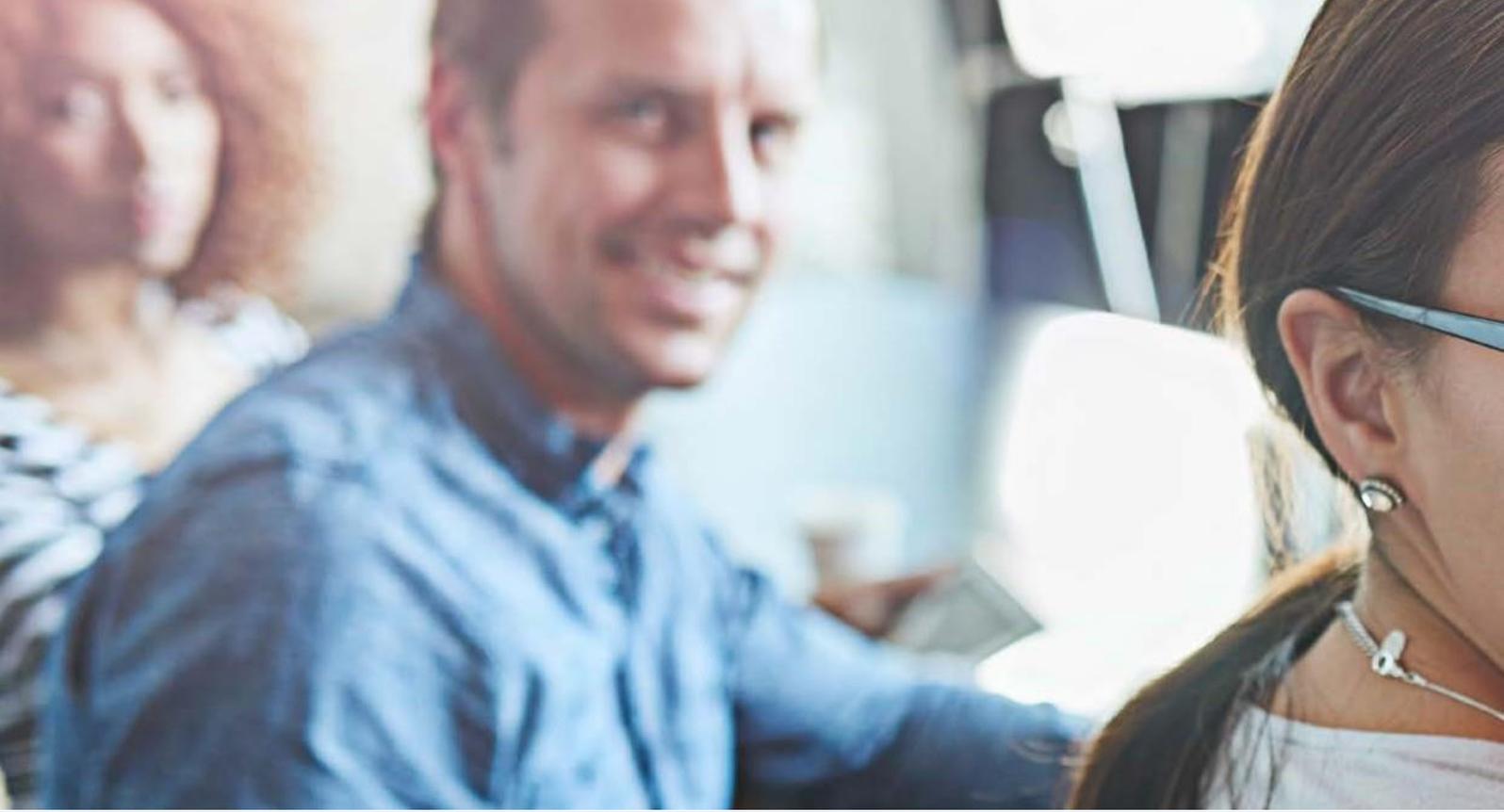
Are you looking for basic or premium cover? Depending on whether you are planning a short or a long stay, whether you travel alone or with your family and depending on the country, you are sure to find the right level of cover within our product range.



Foyer Global Health offers you an innovative and comprehensive product range with the right insurance cover to suit your needs.

Choose between **ESSENTIAL**, **SPECIAL** or **EXCLUSIVE**. The three options differ in nature and extent of the services included.

A range of deductibles for outpatient treatment is available for all three plans. You decide which level of cover, with or without deductibles, suits your needs and requirements best. No yearly maximum plan benefit applies to any of the plans.



Compare our plans



If you are looking for a maximum service level and have high expectations with the organisation of your medical care, **EXCLUSIVE** is the right choice for you. Exclusive provides you with best in class benefits. Our Exclusive plan is designed for people who do not want to think about their insurance when they think about their health.

Our **ESSENTIAL** plan is the right answer if you do not require major dental treatment or maternity care, but want to focus on day to day treatments, inpatient as well as outpatient, including assistance and unexpected large medical bills. The Essential plan is the right choice for you, if your focus lies on securing medically necessary treatment and ancillary services such as home nursing and domestic help are of less importance to you.

Our **SPECIAL** plan is chosen for its balanced combination of benefits and premium. Providing comprehensive cover, including preventative treatments, medical services, and major dental treatments, it suits single professionals, as well as families. It also takes into account other medical and non- medical services in addition to covering the major cost items the **SPECIAL** plan is the right choice.



Benefits and services



- ✓ Documents in German, English and French
- ✓ Pre-existing conditions can be included after risk assessment
- ✓ Unlimited duration of cover
- ✓ Medical assistance and additional services
- ✓ Premium payment via direct debit, bank transfer or credit card
- ✓ Online services to facilitate communication with us
- ✓ Internet-based services for claims management are a guarantee of transparency
- ✓ High-quality customer support service by highly specialised and qualified staff
- ✓ Round-the-clock service, 365 days a year



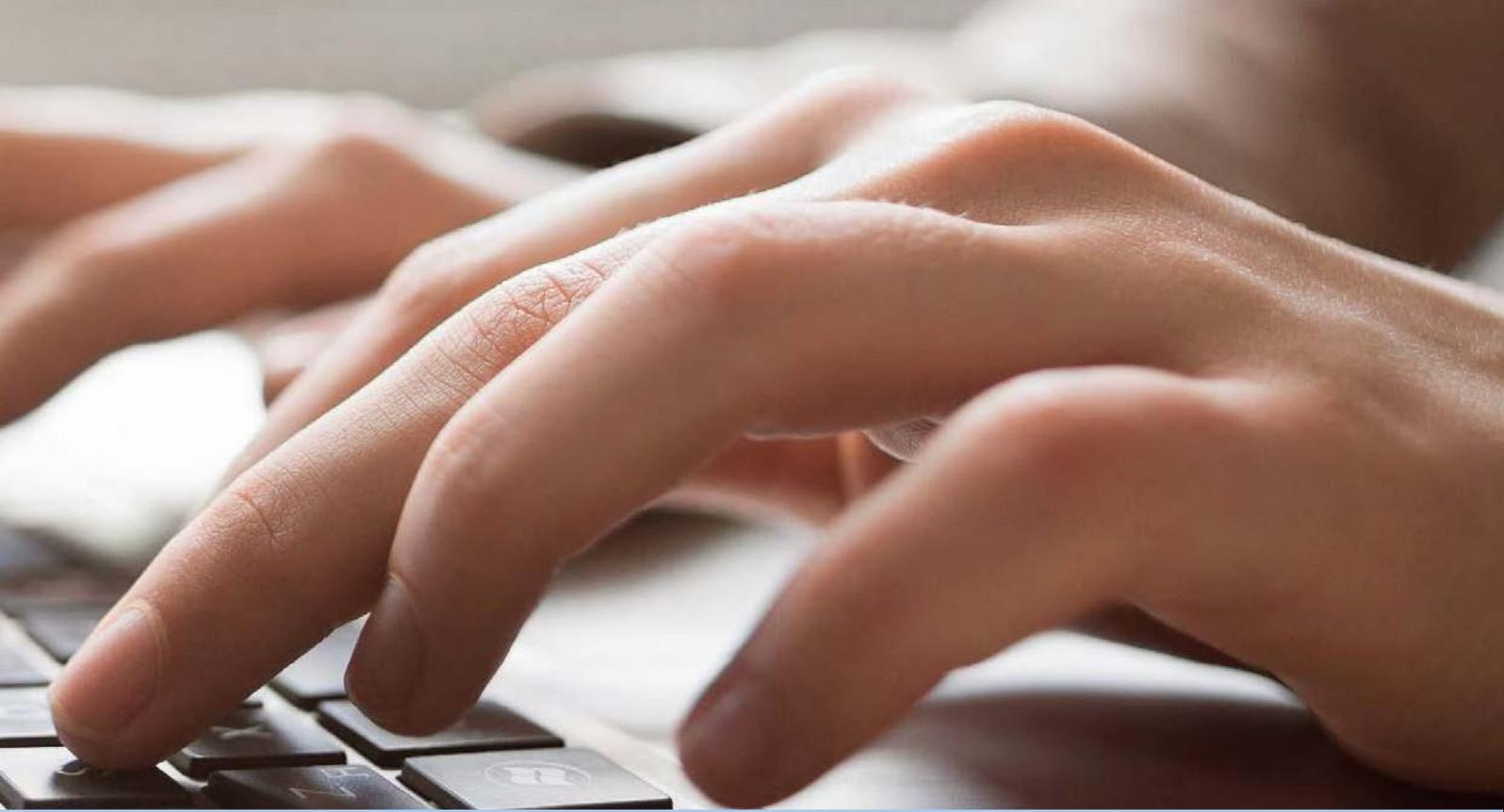
Online Services



Foyer Global Health offers a secure online portal with several functionalities:

- ✓ Online medical provider search
- ✓ Submit medical invoices and track refund status on the customer portal –no requirement to provide original paper invoices
- ✓ Apply online for guarantee of payment
- ✓ Change and update your personal data on the customer portal
- ✓ Insurance documents are always available on the customer portal
- ✓ Exchange messages with your insurer securely via the customer portal

The complete administration of your insurance is paperless with Foyer Global Health. All related documents are always at your disposal online.



Best Doctors for you



Access to the best medical minds in the world so you can be sure you have the right diagnosis and treatment plan.

When you or your family are facing a health problem you need clear, definitive answers and you need to know that the advice you are getting is the best available.

Best Doctors is an expert medical advice and second medical opinion service that connects patients and their treating doctors with leading specialists from around the world. These specialists provide an independent review of a patient's condition and treatment options.

Best Doctors helps you make medical decisions with confidence. Whether you're dealing with a chronic condition, questioning surgery or facing a life-threatening illness, Best Doctors can guide you in the right direction.

Medical Assistance and ancillary services



With our long-term partner and worldwide pioneer in assistance services we offer excellent medical help and advise to our clients at all times and wherever you need it.

Our partner has more than 50 years of experience in international medical assistance and looks after 300 mio. clients in 208 countries with his more than 8000 employees worldwide. A close-knit network of medical providers and over 400 medical experts in 30 service teams guarantee quick and high-quality assistance all over the world.

Emergency support:

- ✓ Medical evacuation or return transportation
- ✓ Certification of insurance coverage, in particular prior to a stay in hospital
- ✓ Advance payments
- ✓ Organisation of travel for close relatives to be at patient's bedside
- ✓ Organisation of return transportation or care for children
- ✓ Support in organising a "doctor to doctor" call
- ✓ Procurement and shipping of essential medicines
- ✓ Support in case of postponement of return journey

Ease of mind

- ✓ 24 hour telephone and e-mail service with experienced consultants, doctors and specialists
- ✓ Medical support and advice before the start of the trip (vaccinations, putting together a first aid kit)
- ✓ Assistance in the selection of prescribed medicines, comparable products and their side effects

Table of benefits

Benefits	Essential	Special	Exclusive
Inpatient treatment			
Accommodation in a private or semi-private room	✓	✓	✓
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative care)	✓	✓	✓
Hospital charges, including operating theatres, intensive care wards and laboratories	✓	✓	✓
Surgery and anaesthetics	✓	✓	✓
Outpatient surgery instead of inpatient treatment	✓	✓	✓
Drugs and dressings	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical	✓	✓	✓
	baths, cryotherapy, thermotherapy, electrotherapy		
Therapeutic aids and appliances	✓ If needed as a life-sustaining measure, such as cardiac pacemakers	✓ If needed as a life-sustaining 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	✓ Up to € 5,000 Waiting period of 10 months	✓ Up to € 20,000 Waiting period of 10 months
Pregnancy and childbirth complications	✗ Not covered	✓ Waiting period of 10 months	✓ Waiting period of 10 months
New-born care	✗ Not covered	✓	✓

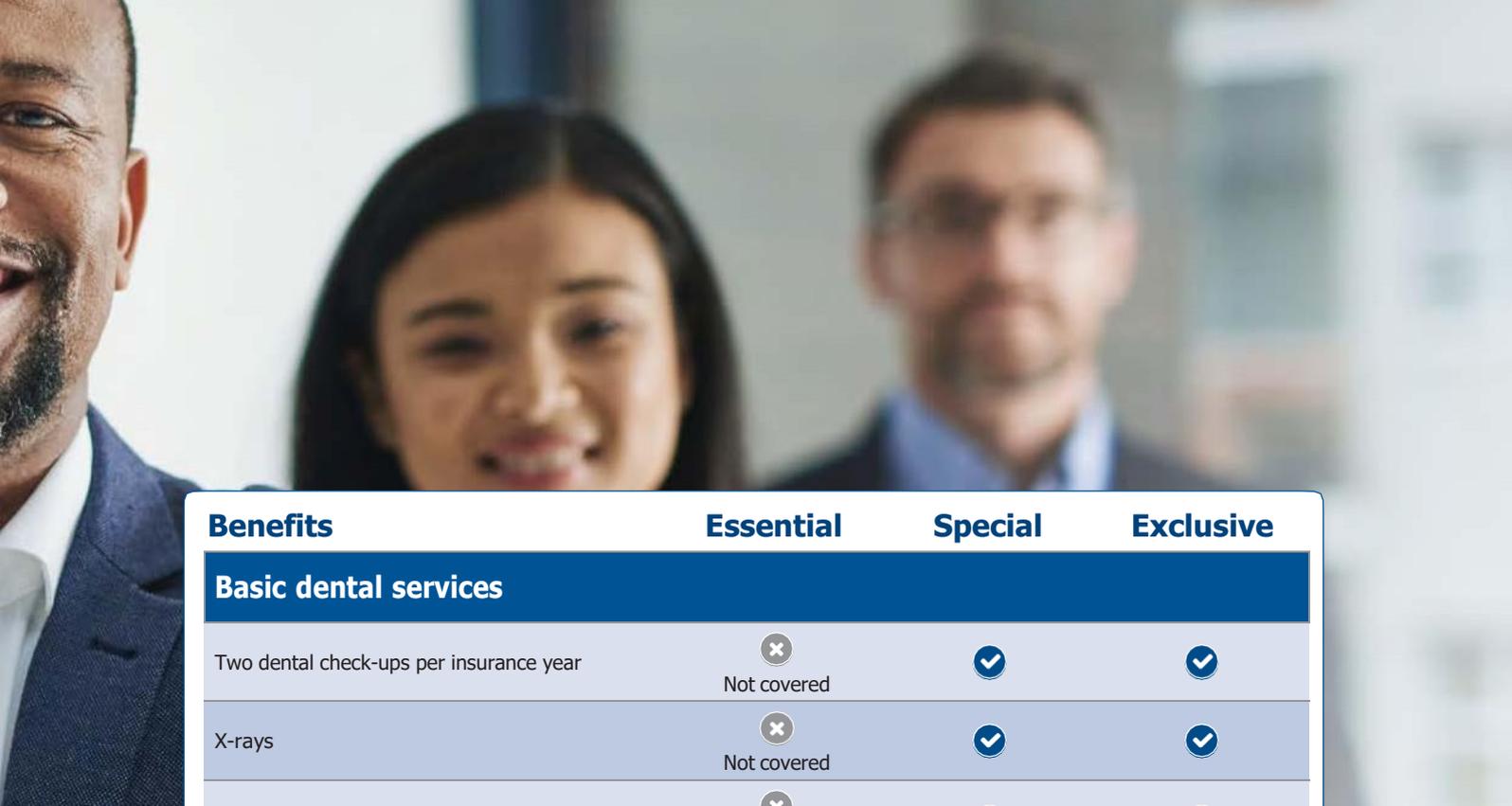


Benefits	Essential	Special	Exclusive
Inpatient treatment (cont.)			
Congenital conditions	✓ Up to a maximum of € 100,000 per lifetime	✓ Up to a maximum of € 150,000 per lifetime	✓ Up to a maximum of € 200,000 per lifetime
Cancer treatment, oncological drugs and treatment, including reconstructive surgery for ✓ breast cancer	✓	✓	
Bone marrow and organ transplants (costs for donor and recipient)	✓ Up to a maximum of € 150,000 per lifetime	✓ Up to a maximum of € 200,000 per lifetime	✓
Psychiatric treatment	✓ Subject to prior written approval Waiting period of 10 months	✓ Subject to prior written approval Waiting period of 10 months	✓ Subject to prior written approval Waiting period of 10 months
Inpatient psychotherapy	✗ Not covered	✓ Subject to prior written approval Waiting period of 10 months	✓ Subject to prior written approval Waiting period of 10 months
Accommodation for one parent during inpatient treatment of a child under 18	✓	✓	✓
Home nursing and domestic help, instead of a hospital stay	✓ Subject to prior written approval Up to 30 days	✓ Subject to prior written approval Up to 60 days	✓ Subject to prior written approval Up to 90 days
Substitute hospital cash plan benefit for treatments not claimed with us	✓ €75 per day	✓ €150 per day	✓ €200 per day
Inpatient follow-up rehabilitation	✓ Subject to prior written approval Up to 21 days	✓ Subject to prior written approval Up to 28 days	✓ Subject to prior written approval Up to 35 days
Hospice	✓ Up to 5 weeks	✓ Up to 7 weeks	✓ Up to 9 weeks
Day care treatment	✓	✓	✓
Transport to the nearest suitable hospital for initial treatment after an accident or an ✓ emergency	✓	✓	



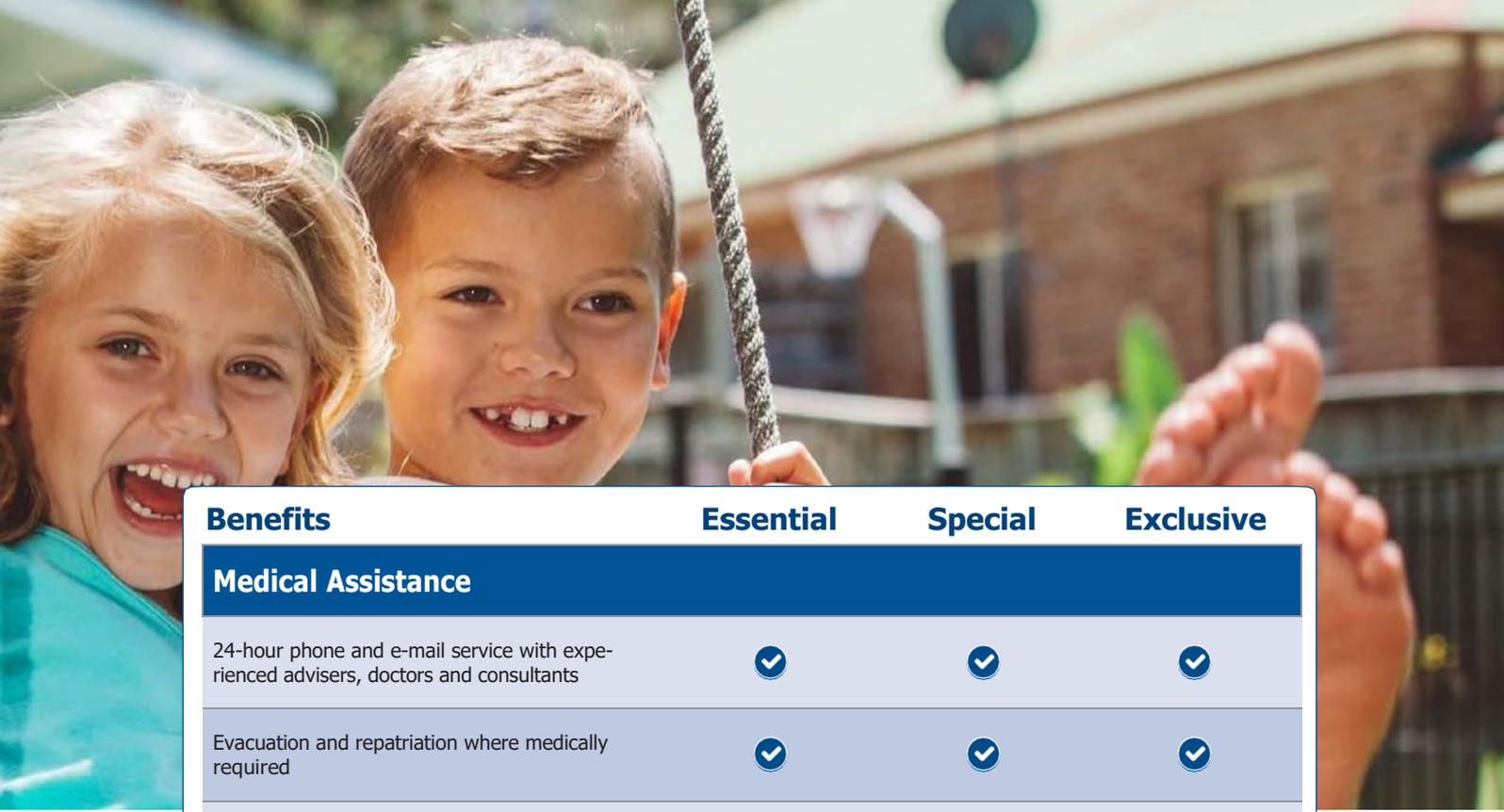
Benefits	Essential	Special	Exclusive
Outpatient treatment			
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative care)	✓	✓	✓
Cancer treatment, oncological drugs and treatment	✓	✓	✓
Health Checks	✗ Not covered	✓ Up to € 250	✓ Up to € 500
Maternity care and childbirth, services of a midwife or obstetric nurse	✗ Not covered	✓ Up to € 5,000 Waiting period of 10 months	✓ Up to € 20,000 Waiting period of 10 months
Pregnancy and childbirth complications	✗ 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 € 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 € 2,500	✓ Up to € 5,000
Speech therapy	✗ Not covered	✓ Subject to prior written approval	✓ Subject to prior written approval Waiting period of 10 months
Psychiatric treatment	✓ Subject to prior written approval Up to € 1,000 Waiting period of 10 months	✓ Subject to prior written approval Up to € 5,000 Waiting period of 10 months	✓

Benefits	Essential	Special	Exclusive
Outpatient treatment (cont.)			
Outpatient psychotherapy	✘ Not covered	✔ Subject to prior written approval	✔ Subject to prior written approval
Drugs and dressings	✔	✔	✔
Over-the-counter drugs	✔ Up to € 50	✔ Up to € 75	✔ Up to € 100
Physiotherapy, including massages	✔ Up to 15 sessions	✔ Up to 20 sessions	✔
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✘ Not covered	✔ Up to 10 sessions	✔
Therapeutic aids and appliances	✔ Up to € 750 EUR	✔ Up to € 1,000	✔
Vaccinations and immunisation	✘ Not covered	✔ Up to € 250	✔
Vision aids, including an eye test	✘ Not covered	✔ Up to € 150	✔ Up to € 250
Transport to the nearest suitable hospital or practitioner for initial treatment after an accident ✔	✔ or an emergency	✔	
Infertility treatment of	✘ Not covered	✔ 50 % Up to € 7,500 per insured couple per lifetime Waiting period of 24 months	✔ 50 % Up to € 7,500 per insured couple per lifetime Waiting period of 24 months

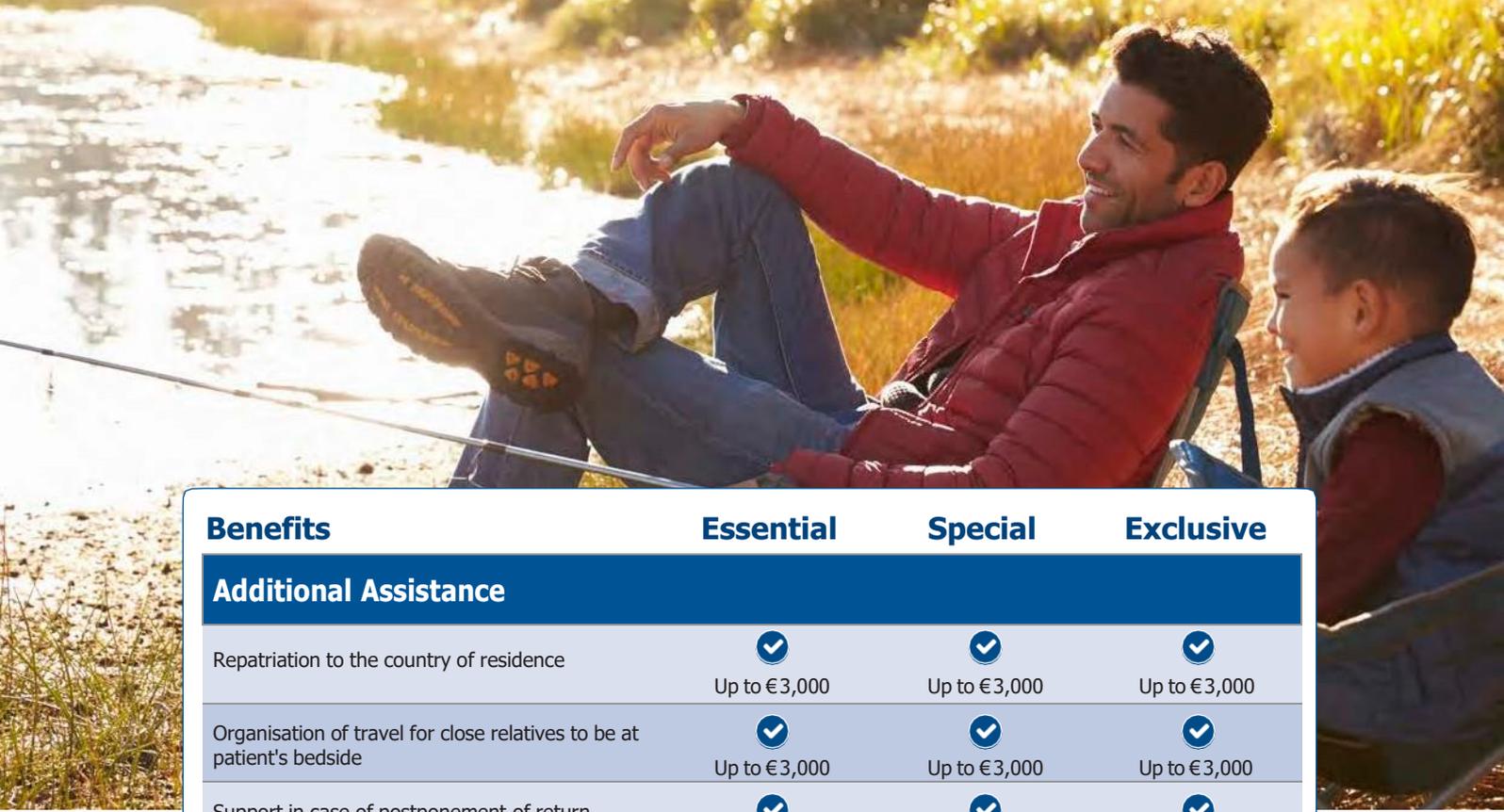


Benefits	Essential	Special	Exclusive
Basic dental services			
Two dental check-ups per insurance year	✘ Not covered	✔	✔
X-rays	✘ Not covered	✔	✔
Scale-and-polish cleaning	✘ Not covered	✔	✔
Oral mucosa and gingiva treatments	✔ Pain relief only	✔	✔
Simple fillings	✔ Pain relief only	✔	✔
Surgery, extractions, root canal treatment	✔ Pain relief only	✔	✔
Dental night guard	✘ Not covered	✔	✔
Dental treatment after an accident	✘ Not covered	✔	✔

Benefits	Essential	Special	Exclusive
Major dental services	 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
Dentures (e.g. prostheses, bridges and crowns, inlays)	 Not covered		
Implants	 Not covered	 Up to four implants per jaw plus the dentures to be secured to these implants	 Up to four implants per jaw plus the dentures to be secured to these implants
Orthodontic treatment	 Not covered		
Dental laboratory work and materials	 Not covered		
Treatment plan	 Not covered		
Dental treatment after an accident	 Not covered		



Benefits	Essential	Special	Exclusive
Medical Assistance			
24-hour phone and e-mail service with experienced advisers, doctors and consultants	✓	✓	✓
Evacuation and repatriation where medically required	✓	✓	✓
Information on local medical facilities with due consideration for the required language	✓	✓	✓
Support and information (second opinion, tracking evolution of an illness)	✓	✓	✓
Certification of insurance coverage, in particular prior to a stay in hospital	✓	✓	✓
Advance payments	✓	✓	✓
Support and Information about the nature, possible causes, therapy possibilities for the illness, as well as information on technical medical terms	✓	✓	✓
Support in organising a "doctor to doctor" call	✓	✓	✓
Assistance in the selection of prescribed medicines, comparable products and their side effects	✓	✓	✓
Medical support and advice prior to intended departure (vaccinations, putting together a ✓	✓ first-aid kit)	✓	



Benefits	Essential	Special	Exclusive
Additional Assistance			
Repatriation to the country of residence	✓ Up to €3,000	✓ Up to €3,000	✓ Up to €3,000
Organisation of travel for close relatives to be at patient's bedside	✓ Up to €3,000	✓ Up to €3,000	✓ Up to €3,000
Support in case of postponement of return journey	✓ Up to €3,000	✓ Up to €3,000	✓ Up to €3,000
Procurement and shipping of essential medicines	✓	✓	✓
Organisation of return transportation or care for children	✓	✓	✓
Repatriation of mortal remains and organisational support in the event of death	✓ Up to €10,000	✓ Up to €10,000	✓ Up to €10,000
Help with possible psychological problems due to 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
Document submission (deposit and replacement in case of loss)	✓	✓	✓
Mediation in the event of legal difficulties	✓	✓	✓
Arrangement for a relocation service	✓	✓	✓
Arrangement for intercultural training (information on the local culture)	✓	✓	✓

Foyer Global Health - At a glance

Foyer Global Health is the specialist international health insurance brand by Luxembourg's leading insurer Foyer Group.

Our service: high-quality insurance cover with each of our plans, online services to make communication quick and easy, highly specialised and qualified staff ready to assist you 24/7.

Flexible group insurance solutions / business models

Comprehensive insurance cover for inpatient, outpatient and dental treatments combined in 3 different health plans: ESSENTIAL, SPECIAL and EXCLUSIVE.

Quick and high-quality medical assistance worldwide

Access to the best medical minds in the world for a second medical opinion and your medical questions

For further information on our
international health insurance plans,
please visit our website:

www.foyerglobalhealth.com

Or give us a call:

+352 437 43 4245

See current product brochure

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