



International Health Insurance

Caring for you beyond borders





About **Foyer Global Health**

Foyer Global Health is the **specialist global mobile people insurer** 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.

We are 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.

Why

Foyer Global Health ?



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. Outpatient and inpatient medical care, dental care and medical assistance services for each level of cover without hidden cover exclusions.

You can apply online to enjoy immediate cover (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 your plan between ESSENTIAL, SPECIAL or EXCLUSIVE. The three options differ in nature and extent of the services included:

 **Essential**

 **Special**

 **Exclusive**

A range of **deductibles** for outpatient treatment is available for all three plans. You decide which level of cover suits your needs and requirements best. **No yearly maximum plan benefit** applies to any of the plans!

Compare our plans



Exclusive

If you are looking for a maximum level of coverage 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.

Special

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 considers other medical and non- medical services in addition to covering the major cost items the **SPECIAL** plan is the right choice.

Essential

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.



Benefits and Services

- 📄 Documents in English, German or 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 specialized 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 a 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.



Assistance & Services



Our partner has more than 50 years of experience in international medical assistance and looks after 300 millions 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	






















Benefits


Essential


Special


Exclusive

Inpatient treatment

Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital		 Up to €5.000. Waiting period of 10 months	 Up to €20.000. Waiting period of 10 months
Pregnancy and childbirth complications		 Waiting period of 10 months	 Waiting period of 10 months
New-born care			
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		 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














Benefits


Essential




Special


Exclusive

Inpatient treatment

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	 	 	

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	 	 Up to 250 €	 Up to 500 €
Maternity care and childbirth, services of a midwife or obstetric nurse	 	 Up to 5.000€. Waiting period of 10 months	 Up to 20.000€. Waiting period of 10 months
Pregnancy and childbirth complications	 	 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	 	 Subject to prior written approval	 Subject to prior written approval


































Benefits


Essential


Special


Exclusive

Outpatient treatment

	Essential	Special	Exclusive
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	 Subject to prior written approval. Waiting period of 10 months
Outpatient psychotherapy		 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			
Therapies, including occupational therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy		 Up to 10 sessions	
Therapeutic aids and appliances	 Up to 750 €	 Up to 1.000 €	
Vaccinations and immunisation		 Up to 250 €	
Vision aids, including an eye test		 Up to 150 €	 Up to 250 € €
Transport to the nearest suitable hospital or practitioner for initial treatment after an accident			
Infertility treatment		 50% up to € 7.500 per insured couple per lifetime. Waiting period of 24 months	 50% up to € 15.000 per insured couple per lifetime. Waiting period of 24 months

Benefits


Essential


Special


Exclusive

Basic dental services

Two dental check-ups per insurance year			
X-rays			
Scale-and-polish cleaning			
Oral mucosa and gingiva treatments	 Pain relief only		
Simple fillings	 Pain relief only		
Surgery, extractions, root canal treatment	 Pain relief only		
Dental night guard			
Dental treatment after an accident			

Major dental services

Total major dental treatments per policy year		 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)			
Implants		 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			
Dental laboratory work and materials			
Treatment plan			
Dental treatment after an accident			





















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)			

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€
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 5 calls	 Psychological and therapeutic help by phone. Up to 5 calls	 Psychological and therapeutic help by phone. Up to 5 calls

Benefits


Essential


Special


Exclusive

Additional Assistance

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.

globalhealth

Foyer Group



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

www.foyerglobalhealth.com

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