



# 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	<div>  </div> Essential	<div>  </div> Special	<div>  </div> Exclusive
<div>                      Inpatient treatment                 </div>			
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

			
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.



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

[www.foyerglobalhealth.com](http://www.foyerglobalhealth.com)

Foyer Global Health S.A. 12, rue Léon Laval - L-3372 Leudelange

Tél.: +352 437 43 4245

The information contained in the present marketing brochure is provided solely for information purposes. It is not contractual and could not engage the responsibility of Foyer Global Health S.A. The latter reserves the right to modify at any moment and for any reason the before mentioned information and cannot be held responsible of the consequences of these modifications.