



Moving on with you

globalhealth
Foyer Group

International health insurance

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	✓	✓

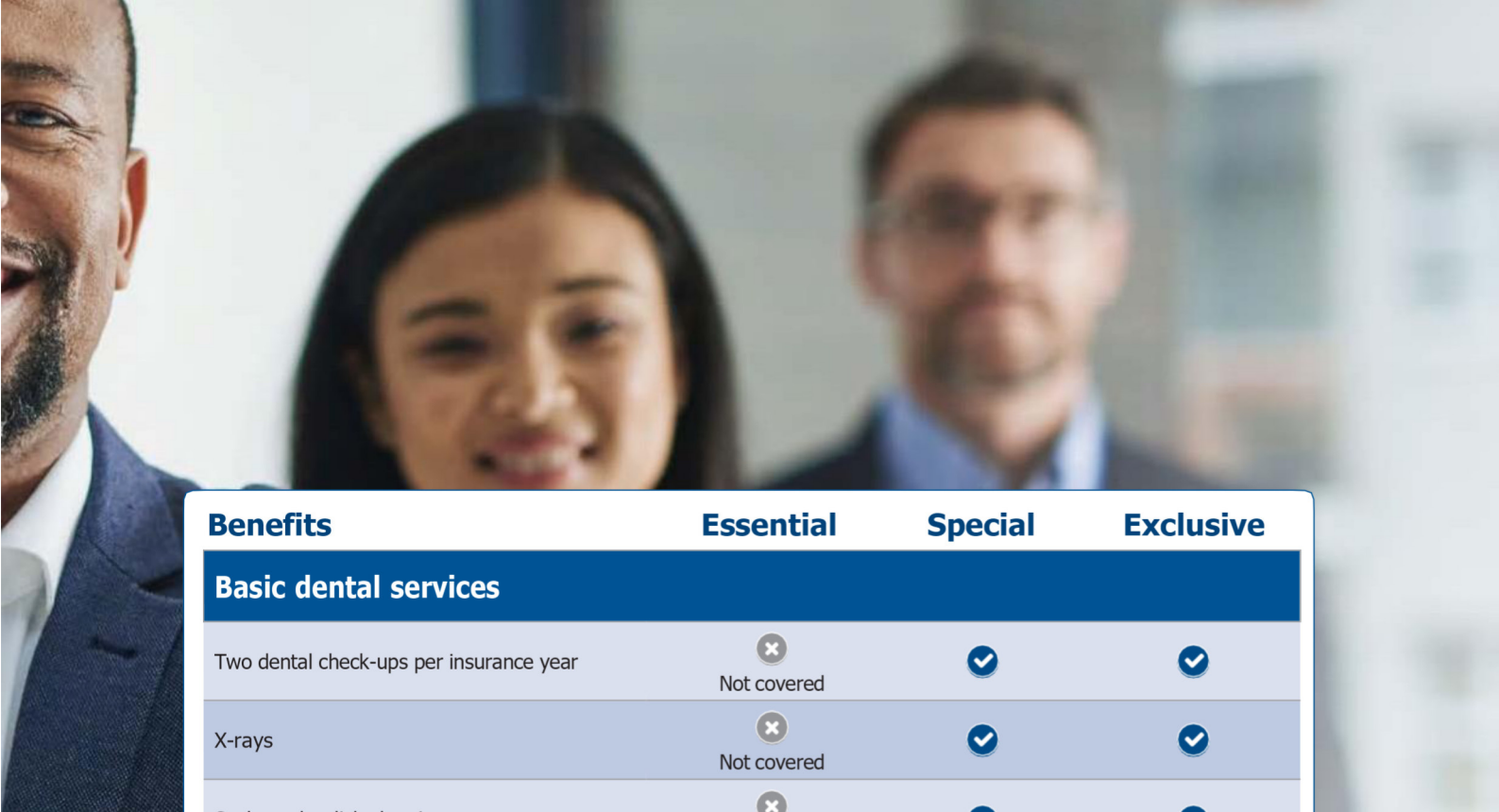























Benefits	Essential	Special	Exclusive
Inpatient treatment (cont.)			
Congenital conditions	✓ Up to a maximum of € 100,000 per lifetime	✓ Up to a maximum of € 150,000 per lifetime	✓ Up to a maximum of € 200,000 per lifetime
Cancer treatment, oncological drugs and treatment, including reconstructive surgery 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	✓	✓	
























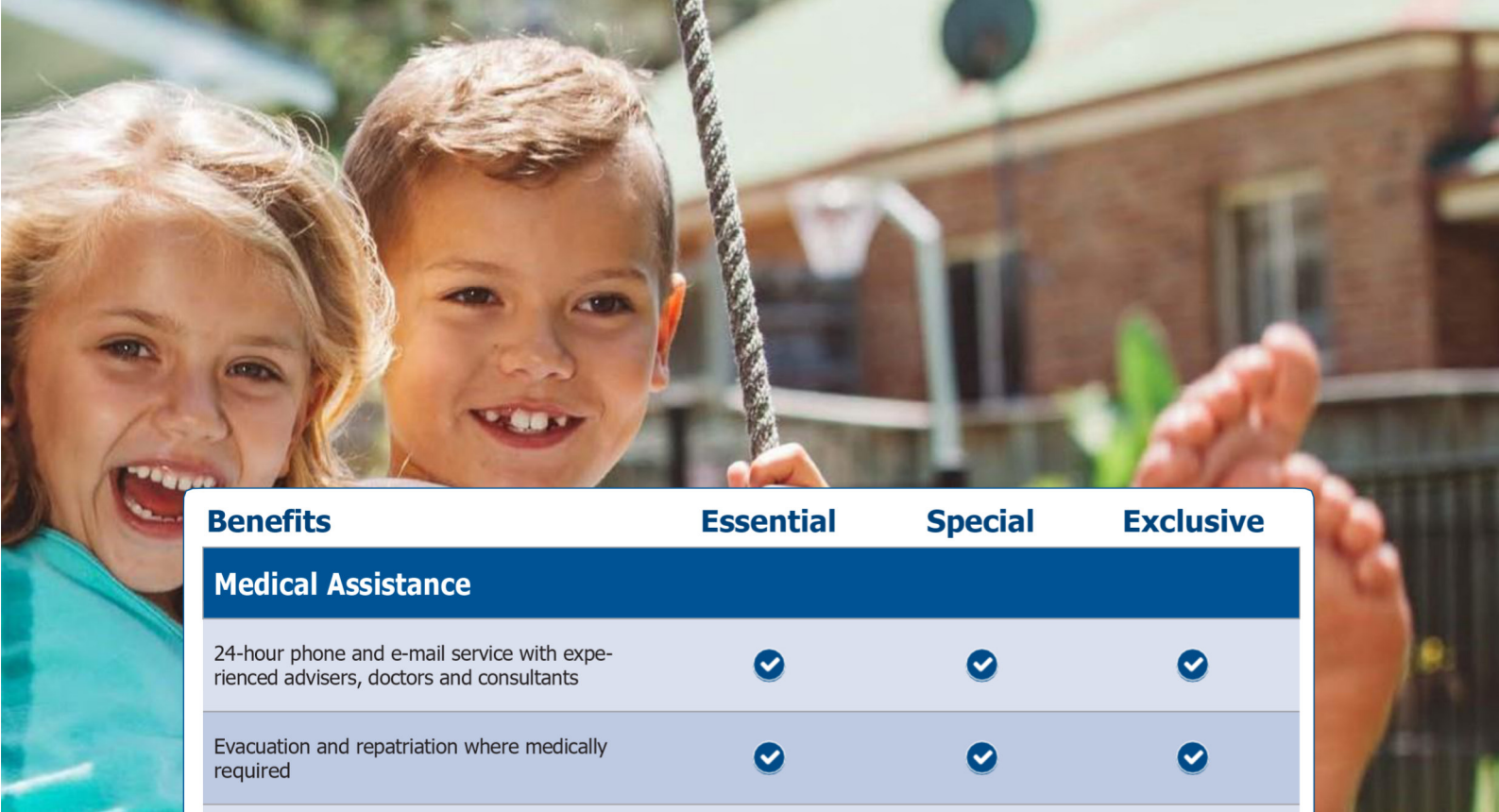
Benefits	Essential	Special	Exclusive
Outpatient treatment			
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative care)	✓	✓	✓
Cancer treatment, oncological drugs and treatment	✓	✓	✓
Health Checks	✗ Not covered	✓ Up 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

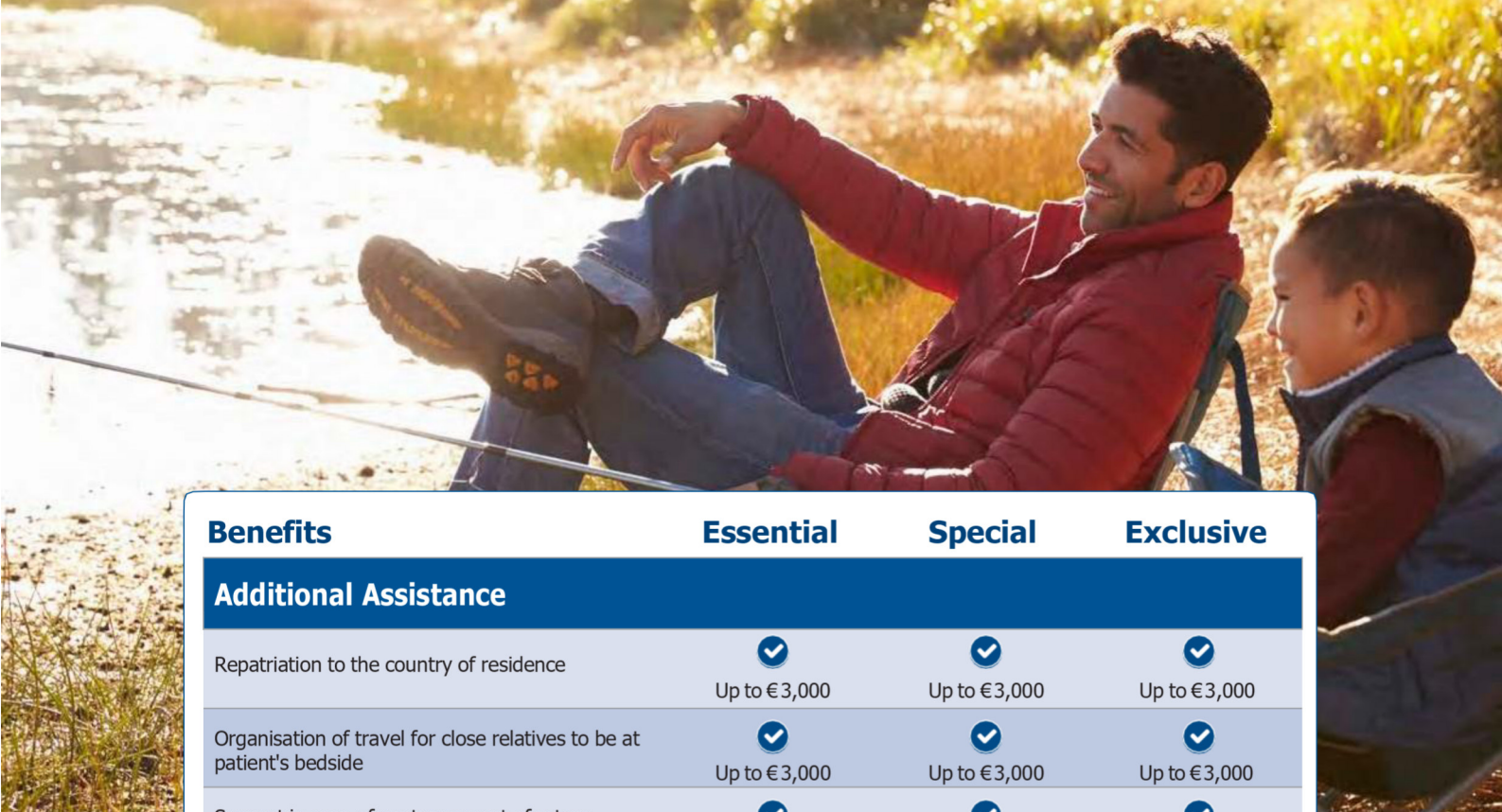


Benefits	Essential	Special	Exclusive
Basic dental services			
Two dental check-ups per insurance year	 Not covered		
X-rays	 Not covered		
Scale-and-polish cleaning	 Not covered		
Oral mucosa and gingiva treatments	 Pain relief only		
Simple fillings	 Pain relief only		
Surgery, extractions, root canal 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)	✓	✓	✓