



# Foyer Global Health

Our plans



## Foyer Global Health

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You are planning a long-term stay abroad for yourself and possibly your family and are looking for suitable international health insurance? You are a company and are looking for health insurance to provide your staff with optimal protection? You have come to the right place!

**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. We offer first-class cover in combination with comprehensive medical assistance services as well as other services, which can be added to your plan in accordance with your individual needs.

Foyer Global Health addresses itself to the needs of corporate customers, their employees and accompanying family members as well as professionals, emigrants or long-term travellers, who are looking for cover that is unlimited in time.



## Foyer Global Health

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Foyer Santé, a subsidiary of the Foyer Group specialised in national and international health insurance solutions, has been attending to individual and corporate customers, expatriates and cross-border commuters in the Grand Duchy of Luxembourg for many years.

The extremely positive experience and feedback received in this multinational environment as well as the international orientation of Foyer Group and Foyer Santé have led to the creation of Foyer Global Health.

Thanks to Foyer Global Health, our international health insurance plans and services are now also available to individual and corporate customers outside the Grand Duchy of Luxembourg.





## Why Global Health?

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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

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Are you are 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.

The Foyer Global Health product range consists of a 3 different health plans:

### Foyer Global Health

**ESSENTIAL**

**SPECIAL**

**EXCLUSIVE**

The three options differ in nature and extent of the services included. For further details please refer to the summary table on the following pages.

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

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### **EXCLUSIVE**

The **EXCLUSIVE** plan was designed for customers looking for very comprehensive insurance cover, who set great store by receiving assistance with the organisation of their medical care. This plan is the best choice for customers who are used to selecting products which meet their high expectations.

### **ESSENTIAL**

The **ESSENTIAL** plan was designed for customers looking for full basic insurance cover, who require assistance for organising major cost items only, such as inpatient and outpatient treatment. 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.

### **SPECIAL**

The **SPECIAL** plan offers a cover and service level in between of those offered by the **EXCLUSIVE** and the **ESSENTIAL** plans. It provides extra benefits such as corrective lenses and preventive medical check-ups as well as other medical and non-medical services in addition to covering the major cost items. For customers and in particular families, who are looking for an increased service level, the **SPECIAL** plan is the right choice.



## Benefits and Services

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- Documents in German, English and French
- Pre-existing conditions can be included after risk assessment
- “Moratorium clause” without previous health check
- Each plan provides high-quality cover
- Optional deductibles reduce your premium
- Unlimited duration of cover
- Premium payment via direct debit, bank transfer or credit card
- Online services to facilitate communication with the insurer
- 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



## Medical Assistance and Services

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In cooperation with our partners Foyer Group offers you:

- More than 50 years of experience in international medical assistance
- Support to more than 300 million clients in 208 countries
- More than 8000 employees worldwide
- A strong market position to serve our clients' interests at best
- Quick and quality-assured help everywhere in the world
  - Organisation and coordination of emergency ambulance (ground / air)
  - Routing to the most appropriate place for treatment (ground / air)
  - A wealth of experience and know-how thanks to the procession of more than 60 million client calls per year
  - Active support in more than 12 million cases per year
- Close-knit worldwide network of medical providers (doctors and hospitals)
- 400 medical specialists in 30 service teams worldwide





Benefits	Essential	Special	Exclusive
<b>Inpatient treatment</b>			
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 (cont.)

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		
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
<b>Outpatient treatment</b>			
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
<b>Outpatient treatment (cont.)</b>			
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
<b>Basic dental services</b>			
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
<b>Major dental services</b>	✗ 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
<b>Medical Assistance</b>			
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
<b>Additional Assistance</b>			
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

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**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**



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

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

Or give us a call:

**+352 437 43 4245**





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