

## PRODUCT PROFILE

AIG Group Plus

# Expatriate Care



### Who we can insure

- Expatriate Care is suitable for a range of organizations and employers headquartered in the European Economic Area (EEA) with expatriate employees across the globe.
- The age limit for enrolment is 67, and benefits can continue until the insured person is 75. Dependents or dependent children under 18 or under 25 if in full-time education who live with the insured in the host country, can also be covered.

### Areas we cover

- Worldwide
- Worldwide, excluding USA.

### AIG branch network

Within the EEA the insurance will be underwritten by the relevant branch of AIG Europe SA. For full branch details in a relevant jurisdiction please refer to [www.aig.com/worldwide](http://www.aig.com/worldwide)

### Advantages

#### For employers

- Offers wide-ranging plans at a reasonable price to provide expatriate employees with the cover they need to protect themselves and their families.
- Helps companies demonstrate their commitment to employees and contributes to the strong benefit packages needed to attract and retain talented employees.
- Allows hassle-free enrolment of expatriate employees and their families at any time.
- Delivers the highest level of service to employees, so that employers can rest assured that their people are well taken care of.
- Provides the employer's HR department and insurance broker with online access to policy information and the ability to update employees' records.

#### For expatriate employees

- Offers peace of mind during foreign assignments that the expatriate employee and their family are protected.
- Provides wide-ranging cover, including medical expenses, political evacuation, third party liability and legal assistance.
- Offers high flexibility as the employer can choose between several levels of core plans, several deductibles in the core plan 100 and extra benefits at reasonable costs.
- Provides access to assistance via a call center and website 24 hours a day, 365 days a year.

# Benefits at a glance

## Main features

### Comprehensive core plan, including:

- Medical expenses benefit of up to €7,5m, €5m or €2,5m depending on the selected cover.
- 24 hour access to a multilingual contact center, 365 days a year.
- Worldwide network of hospitals - and direct billing settlement with the hospitals for in and out-patient care where possible.
- Assistance package, including online telehealth services and the option of an expert medical opinion.
- Political evacuation, third party liability and legal assistance cover.
- Online access to policy and claims information.

### Optional benefits available:

- Dental and Vision care and Hearing Aids
- Personal Accident Plan
- Personal Property
- Travel

## Key benefits

### Medical expenses

Expatriate Care provides up to €7,5m, €5m or €2,5m cover for medical expenses, including hospitalization and out-patient surgery, hospital cash benefits, out-patient care, local ambulances, private nursing, maternity and childbirth, cancer care and organ transplants.

### Medical assistance

We provide members with medical advice over the phone, online telehealth services, an expert medical opinion service (a review of medical files by an independent medical specialist) and worldwide emergency assistance.

### Political evacuation

We cover the cost of emergency evacuation caused by political situations.

### Third party liability

Expatriate Care insures personal liability for damages caused during day-to-day life.

### Legal assistance

Expatriate Care provides cover for expenses related to legal assistance.

## What is not covered?

There are some locations and activities which are not covered, for instance claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions or for injuries incurred whilst participating in professional sport, when flying other than as passenger, or which result from the abuse of drugs or alcohol, other terms apply and are detailed in your policy wording.

## Waiting periods

Waiting periods apply unless they were waived by AIG because of a preceding policy.

# Core plan

Benefits are subject to the conditions and exclusions as detailed in the policy wording and schedule.

Medical expenses	Care 100	Care 90	Care 80
Annual product limit	€7.500.000	€5.000.000	€2.500.000
Co-payment by the Insured Person on out-patient expenses As soon as the co-payment maximum is reached, eligible out-patient expenses will be reimbursed at 100% for the remainder of the policy year.	None	10% up to €2.500/year	20% up to €5.000/year
<b>In-patient, day surgery, day case treatment</b>			
Nursing and accommodation (semi- or private room) Parental accommodation for child <18 years (max. 30 days per year) Day care treatment and surgery Operating theatre, ICU and recovery room Prescribed medicines Surgical and medical appliances inserted during surgery, or required as part of the recuperation process on a short-term basis Doctor & specialist's fees Diagnostic tests (pathology, X-rays, radiology, CAT, MRI and PET scans) Rehabilitation and physiotherapy after an acute event (e.g. a stroke) Home nursing immediately after hospital treatment if prescribed by a specialist, or as an alternative for a hospital stay	100%	100%	100%
In-patient cash benefit	€150/night max. 25 nights	€125/night max. 25 nights	€100/night max. 25 nights
Local private ambulance	100%	100%	100%
Hospice and palliative care for terminal patients (<6 months) - <b>subject to Prior Approval (PA)</b>	100% up to €50.000	100% up to €25.000	100% up to €20.000
Organ transplant, excl. donor search costs - <b>subject to PA</b>	€200.000 per lifetime	€150.000 per lifetime	€200.000 per lifetime
In-patient psychiatric care (10 months waiting period - if applicable)	100% up to 30 days/year	100% up to 30 days/year	100% up to 30 days/year
Emergency in-patient dental treatment (accidental)	100%	100%	100%
Emergency in-patient vision treatment (accidental)	100%	100%	100%
<b>Out-patient treatment</b>			
Consultations with medical practitioners and specialists Non-surgical and minor surgical procedures Prescribed medication, drugs and dressings (other than those mentioned below under Psychiatric care) Medical imaging Diagnostic and laboratory tests Hormone Replacement Therapy (HRT - symptoms of the menopause)	100%	90%	80%
Prescribed medical aids & surgical appliance as part of the recuperation process on a short-term basis	100%	90%	80%
Physiotherapy and complementary medicine Speech and occupational therapy Non-prescribed physiotherapy (max. 10 visits per year)	100% up to €5.000/year	90% up to €4.000/year	80% up to €3.000/year
Annual routine test children <15 years - 1 eye and hearing test Well child tests up to age 6 Mandatory vaccinations (non-travel)	100%	90%	80%

Medical expenses	Care 100	Care 90	Care 80
Psychiatric care (18 months waiting period - if applicable) This benefit extends to treatment (including any prescribed medication) for anxiety disorders, depression, burn-out, AD(H)D	100% up to €3.000/year	90% up to €2.000/year	80% up to €1.500/year
Emergency dental treatment (accidental)	100%	90%	80%
Emergency vision treatment (accidental)	100%	90%	80%
<b>Cancer treatment &amp; kidney dialysis</b>			
Cancer related in-patient and out-patient treatment	100%	100%	100%
Purchase of a wig / prosthetic bra etc.	100% up to €250/year	90% up to €250/year	80% up to €250/year
Prophylactic surgery after cancer screening test (subject to PA)	100%	100%	100%
Reconstructive surgery after cancer treatment (subject to PA)	100%	100%	100%
Kidney dialysis	100%	100%	100%
<b>HIV / AIDS</b>			
HIV / AIDS treatment	100%	90%	80%
<b>Maternity, childbirth, IVF and Infertility treatment</b>			
Overall limit per policy per year	up to €15.000 or €25.000 (USA)	up to €10.000	up to €7.500
Waiting period - if applicable	10 months	10 months	10 months
Maternity care & delivery			
Childbirth at home	100%	90%	80%
Complications of pregnancy			
Home delivery benefit (lump sum)	€1.000	Excluded	Excluded
Complicated maternity as a result of assisted conception	100%	90%	80%
Newborn care (routine care up to 10 days, all treatment up to 90 days after birth)	100%	90%	80%
Congenital conditions	100% up to €100.000 /lifetime	90% up to €80.000 /lifetime	80% up to €60.000 /lifetime
Sterilization (once per lifetime)	100%	Excluded	Excluded
IVF & infertility treatment (subject to PA) - Insured <40 years - Max. 3 cycles per lifetime - 12 months waiting period - if applicable	50% up to €12.500 /lifetime	Excluded	Excluded
<b>Health, Preventive Care &amp; Wellbeing Services</b>			
Routine adult physical exam			
PAP smear test			
Prostate cancer screening (men ≥50 years)			
Mammogram - asymptomatic women age 35-39 Once	100% up to €2.000/year	90% up to €1.500/year	80% up to €1.250/year
- asymptomatic women age 40-499 1 every 2 years			
- asymptomatic women age ≥50 1 per year			
Bowel cancer screening ≥50 years 1 every 5 years			
Bone densitometry (women ≥50 years) 1 every 5 years			
Medically prescribed obesity treatment and dietician fees			
Travel vaccinations	100% up to €400/year	90% up to €300/year	80% up to €200/year

<b>Medical expenses</b>	<b>Care 100</b>	<b>Care 90</b>	<b>Care 80</b>
Telehealth services	Included	Included	Included
Expert medical opinion			
Country guides (Information on hospitals and healthcare professionals)			
Worldwide Emergency Assistance Medical - Monitoring of medical condition - Evacuation and repatriation - Compassionate visit - Return of children - Delivery of essential medication - Assistance in case of death - Advice and referral			
<b>Political evacuation</b>	<b>Care 100</b>	<b>Care 90</b>	<b>Care 80</b>
Political evacuation	Up to €50.000	Up to €50.000	Up to €50.000
<b>Third party liability</b>	<b>Care 100</b>	<b>Care 90</b>	<b>Care 80</b>
Third party liability	Up to €1.000.000	Up to €1.000.000	Up to €1.000.000
<b>Legal assistance</b>	<b>Care 100</b>	<b>Care 90</b>	<b>Care 80</b>
Legal assistance (Deductible of 10% with a minimum of €250)	Up to €15.000	Up to €15.000	Up to €15.000
Bail bond	Up to €50.000	Up to €50.000	Up to €50.000

# Optional benefits

<b>Personal Accident</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
Accidental death	€100.000	€200.000	€300.000	€400.000	€500.000
Accidental permanent disablement	€100.000	€200.000	€300.000	€400.000	€500.000
<b>Personal Accident and Accidental total temporary incapacity</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>
Accidental death	€100.000	€200.000	€300.000	€400.000	€500.000
Accidental permanent disablement	€100.000	€200.000	€300.000	€400.000	€500.000
Accidental Total Temporary Incapacity, resulting in loss of income. - Deferment period: 4 weeks - Benefit period: 52 weeks	€200 /week	€400 /week	€500 /week	€600 /week	€750 /week
<b>Dental and Vision care and Hearing Aids</b>	<b>Care 100</b>	<b>Care 90</b>	<b>Care 80</b>		
Overall limit per policy per year	€3.000	€3.000	€3.000		
<b>Dental care</b>					
Routine dental treatment	100%	100%	100%		
Major restorative treatment (6 months waiting period - if applicable)	80%	80%	80%		
Dental prosthesis (6 months waiting period - if applicable)	60%	60%	60%		
Orthodontic treatment for children <age 16 (6 months waiting period - if applicable)	60%	60%	60%		
Orthodontic treatment for members >age 16 (6 months waiting period - if applicable)	50% up to €1.000/year	Excluded	Excluded		
<b>Vision care</b>					
Vision treatment	100%	100%	100%		
Eye surgery	80%	80%	80%		
Glasses, frames, contact lenses, prescribed sunglasses	100% up to €250/2 years	100% up to €250/2 years	100% up to €250/2 years		
<b>Hearing Aids</b>					
Hearing Aids	50% up to €1.500/3 years	50% up to €1.500/3 years	50% up to €1.500/3 years		
<b>Personal Property</b>					
Personal Property (Deductible of €100)	Up to €50.000				
<b>Travel</b>					
Travel assistance	Included				
Baggage	Up to €7.500/insured person/trip				
Travel cancellation, curtailment or rearrangement	Up to €10.000/insured person/trip				
Travel inconvenience	See Terms & Conditions				



Please ensure you take time to review the policy document for full details of all the cover and benefits provided by your policy together with details of what is not covered.

[www.aig.be](http://www.aig.be)

This is a document issued by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 11, rue Robert Stumper, L-2557 Luxembourg. Tel.: (+352) 22 69 11 - 1, caa@caa.lu, www.caa.lu. Belgium branch office located at Pleinlaan 11, 1050 Brussels, Belgium. RPM/RPR Brussels - VAT number: 0692.816.659. The Belgium branch is registered with the National Bank of Belgium (NBB) under the number 3084. The NBB is located at de Berlaumontlaan 14, 1000 Brussels, [www.aig.be](http://www.aig.be).

The contents of this document are for information purposes only and cannot be considered as an advice or an offer to contract and cannot be relied upon to claim insurance coverage or engage AIG's liability. Only the insurance policy's terms and conditions provide a binding description of the cover.