

DKV

Luxembourg

membre du Groupe **lalux**





membre du Groupe **lalux**[®]

Group contract

FISHER INVESTMENTS LUXEMBOURG[®]

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DKV Luxembourg S.A.

- Operating in Luxembourg since 1981
- Market leader in the private health insurance sector with more than 50% market share
- More than 81.000 insured persons
- Highly committed and qualified employees offering a multi-lingual service
- Member of LaLux group
- Wide-ranging product portfolio
- Specialized in group insurance solutions

Group contract



- Fisher Investments Luxembourg provides you with a fully-funded health insurance scheme by DKV
- This involves the „**Easy Health**“ formula (additional health insurance to the CNS)
- All employees and their qualified dependants benefit from this coverage.

Group contract - advantages

- No medical examination: guaranteed acceptance of all employees and their qualified dependants on equal terms
- No waiting periods: immediate insurance coverage
- Attractive contribution rates in our group contracts
- Simplified administration and registration in our group contracts
- Continuation right included
- Insurance with unlimited coverage throughout Europe - one month outside Europe

Medical costs

Statutory Health Insurance leaves the patient with gaps and out-of-pocket payments. The main gaps are:



Easy Health - 3 main pillars

Outpatient treatment:

Medical treatment, homeopathic medication, drugs and dressings, physiotherapy, medical aids

- Visual aids: glasses & frames, lenses, lasik
- Alternative treatment methods: Heilpraktiker, Osteopath, Chiropractor

Dental treatment /orthodontics/dentures:

Above-average reimbursement of the costs of orthodontic treatment, dental prostheses

Inpatient treatment:

100 % coverage at hospital and free choice in Europe

Easy Health



Easy Health

| OUTPATIENT TREATMENT | Reimbursement of refundable costs in the event that the statutory health insurance <u>declines</u> to refund benefits | Reimbursement of refundable costs remaining <u>after</u> the statutory health insurance has already refunded benefits |
|---|---|---|
| Medical treatment | 20% | 100% |
| Treatment by a masseur of physiotherapist (§ 4. al. 3.3 des CGA) Services of a midwife | 20% | 100% |
| Drugs and dressings | 20% | 100% |
| Aids with the exception of visual aids (§ 4. al. 3.4 des CGA) | 20% | 100% |
| Visual aids (spectacles incl. frames/contact lenses). Lasik treatment (as of 49 th month) | max. 500 € every two years 2.000 € (3.000 €) | max. 500 € every two years 2.000 € (3.000 €) |
| Alternative treatment methods (e.g. Heilpraktiker, osteopath or chiropractor) | 80% - max. 1.000 € per calendar year | 80% - max. 1.000 € per calendar year |

Easy Health - example of reimbursement

Outpatient treatment, including medication

| | |
|--------------------------------------|-----------------|
| Medical treatment + laboratory costs | 88,15 € |
| Medication | 27,95 € |
| Total costs | 116,10 € |

| | |
|-------------------|---------|
| Reimbursement CNS | |
| Treatment/lab. | 70,52 € |
| Medication | 22,36 € |

Own contribution patient 23,22 €

| | |
|---------------------------------------|---------|
| ✓ Reimbursement DKV Luxembourg | |
| Remaining costs treatment/lab. | 17,63 € |
| Remaining costs medication | 5,59 € |

Own contribution patient 0 €



Easy Health - example of reimbursement

Alternative practitioner

7 sessions due to migraine

| | |
|-------------------|----------|
| Invoice | 630,00 € |
| Reimbursement CNS | 0,00 € |

| | |
|---|-----------------|
| ✓ Reimbursement DKV Luxembourg (80% of the remaining costs, up to a max. of 1.000 € per year) | 504,00 € |
|---|-----------------|

| | |
|---------------------------------|-----------------|
| Own contribution patient | 126,00 € |
|---------------------------------|-----------------|



Easy Health - example of reimbursement

Glasses

| | |
|---|----------|
| Invoice | 559,90 € |
| Reimbursement CNS (€ 30,00 for the frame + 2x € 21,50/ for the lenses) | 73,00 € |

| | |
|---|-----------------|
| ✓ Reimbursement DKV (€ 500 every two years) | 486,90 € |
|---|-----------------|

| | |
|---------------------------------|---------------|
| Own contribution patient | 0,00 € |
|---------------------------------|---------------|



Easy Health - example of reimbursement

Lasik-Treatment

| | |
|-------------------|---------|
| Invoice | 4.800 € |
| Reimbursement CNS | 0 € |

| | |
|--------------------------------|---------|
| ✓ Reimbursement DKV Luxembourg | 3.000 € |
|--------------------------------|---------|

| | |
|--------------------------|---------|
| Own contribution patient | 1.800 € |
|--------------------------|---------|



Easy Health

| DENTAL TREATMENT | Reimbursement of refundable costs in the event that the statutory health insurance <u>declines</u> to refund benefits | Reimbursement of refundable costs remaining <u>after</u> the statutory health insurance has already refunded benefits |
|---|---|---|
| Dental treatment | 50% | 100% |
| Replacement teeth (prostheses/pontics), crowns, inlay | 40%* | 100%* |
| Orthodontie | 40% | 80% |
| Dental deep cleaning | max. 75 € per calender year | max. 75 € per calender year |

*Limits for Dental Replacement

Easy Health - Limits for Dental Replacement

| ZAHNERSATZ PROTHÈSES DENTAIRES DENTURES | |
|---|---|
| Festsitzender Zahnersatz Prothèses fixes Fixed dentures | |
| Krone Couronne Crown | 600 € |
| Stift Pivot Dowel | 200 € |
| Stiftkrone Couronne à pivot Dowel crown | 800 € |
| Teleskopkrone Couronne télescopique Telescopic crown | 800 € |
| Brückenglied Élément de bridge Pontic | 600 € |
| Spezialverankerung Ancrage spécial Special fixture | 600 € |
| Scharnier Charnière Hinge attachment | 200 € |
| Herausnehmbarer Zahnersatz Prothèses dentaires amovibles Removable dentures | |
| Totale Prothese im Ober- oder Unterkiefer (14 Zähne) Prothèse intégrale de la mâchoire supérieure ou inférieure (14 dents) Full denture in upper or lower jaw (14 teeth) | 1.100 € |
| Teilprothese Prothèse partielle Partial denture | 35 € |
| - je Zahn Par dent per tooth | 90 € |
| - je Klammer Par crochet per clasp | |
| Skelettierte Chrom-Kobalt-Prothese Prothèse squelettique chrome-cobalt Cobalt-chromium denture base | |
| - Basis mit Klammer Base avec crochets basic plate with clasp | 640 € |
| - je Zahn Par dent per tooth | 220 € |
| Reparaturen Réparations Repair work relative to | |
| - der Basis De la base basic plate | 100 € |
| - Anfügung eines Zahnes Ajout d'une dent addition of tooth | 100 € |
| - vom zweiten Zahn an À partir de la deuxième dent from second tooth onwards | 70 € |
| - Neue Basis (je Kiefer) Nouvelle base (par mâchoire) new basic plate (per jaw) | 40 % der totalen Prothese de la prothèse intégrale of the total prosthesis |
| - Neuaufstellung der Zähne (je Kiefer) Nouvelle disposition des dents (par mâchoire) | 75 % der totalen Prothese de la prothèse intégrale of the total prosthesis |
| Realignment of teeth (per jaw) | |
| Zahnerhaltende Maßnahmen Soins conservateurs Treatment for preservation of teeth | |
| Einlagefüllung/Inlay Plombage/inlay Inlay | 500 € |

Easy Health - example of reimbursement

2 crowns

| | |
|-------------------|------------|
| Invoice | 1.531,00 € |
| Reimbursement CNS | 414,20 € |

| | |
|--|-------------------|
| Own contribution of the patient | 1.116,80 € |
|--|-------------------|

| | |
|---------------------------------|--------------|
| → Maximum amount DKV Luxembourg | 2 * 600,00 € |
|---------------------------------|--------------|

| | |
|---------------------------------------|-------------------|
| ✓ Reimbursement DKV Luxembourg | 1.116,80 € |
|---------------------------------------|-------------------|

| | |
|---------------------------------|---------------|
| Own contribution patient | 0,00 € |
|---------------------------------|---------------|



Easy Health

| INPATIENT TREATMENT | Reimbursement of refundable costs in the event that the statutory health insurance declines to refund benefits | Reimbursement of refundable costs remaining after the statutory health insurance has already refunded benefits |
|--|--|--|
| Medical treatment | 100% | 100% |
| Accommodation costs for single or shared room, one-day clinic, costs for telephone connection and hire of TV set | 100% - plus a hospital daily benefit from 20 €/day | 100% - plus a hospital daily benefit from 20 €/day |
| Transportation to the hospital in an ambulance up to 400 km | 100% | 100% |
| Rooming-in for one parent with coinsured children (for children up to the age of 12) | 100% | 100% |
| Accommodation of the father in the hospital at childbirth | 100% | 100% |

Easy Health - example of reimbursement

Single room | first class | 4 days' inpatient treatment Clinique Bohler

| | |
|--|-------------------|
| Extra charge: single room (max. 250,00 €/jour) | 1.000,00 € |
| Daily rate hospital (€ 21,45/day) | 85,80 € |
| Specialist | 567,14 € |
| Television | 16,00 € |
| Reimbursement CNS | 0,00 € |
| Own contribution patient | 1.668,94 € |
| ✓ Reimbursement DKV (= 100%) | 1.668,94 € |
| Own contribution patient | 0,00 € |
| + Daily hospital allowance (20 €/day) | 80,00 € |



Easy Health - example of reimbursement

Neurosurgical intervention abroad in case of brain tumor

14 days' inpatient treatment in a specialist clinic (private clinic)

| | |
|--|-------------|
| Invoice for additional health services | 15.798,74 € |
| Reimbursement CNS | 0,00 € |

| | |
|------------------------------|--------------------|
| ✓ Reimbursement DKV (= 100%) | 15.798,74 € |
|------------------------------|--------------------|

| | |
|-------------------------|---------------|
| Own contribution client | 0,00 € |
|-------------------------|---------------|

| | |
|---------------------------------------|-----------------|
| + Daily hospital allowance (20 €/day) | 280,00 € |
|---------------------------------------|-----------------|



Add-on - Continuation right

The continuation right allows an insured person to continue to benefit from the insurer's equivalent open tariff upon termination of the employment.

No health check and no waiting period is required to continue to be insured, provided that the membership of the group contract ran for at least 2 years.

Add-on - Best Care Premium

Emergency Care

DKV engages qualified experts for you for the respective diagnosis in the event of serious illness within 5 working days:

- go to a specialist within 5 working days
- second medical opinion from an expert within 5 working days
- Flat fee of € 500 for expenses

Add-on - Travel+

Travel insurance for stays abroad, valid worldwide

In case of emergency and for unforeseen treatments, travel insurance covers the costs up to 150.000 € for:

- Medical, dental and hospital care
- Transport to nearest doctor / hospital by authorized rescue services
- Organization and expenses of the repatriation of the insured person to the country of origin

FAQ - what to do in case of illness?

Hospitalisation

- Please notify DKV about all planned hospital treatments in advance, because some treatment methods may require written consent to commencement.
- In emergency cases notify DKV as soon as possible.

Tooth replacement

- provide DKV with:
 - the cost projection of the dentist
 - including the statement of a statutory health insurance

FAQ - how to claim?

With advanced compensation of a statutory health insurance:

You send to DKV:

- statement from your statutory health insurer
- copies of the invoice (dental treatment or treatment abroad)
- your insurance number

Without advanced compensation of a statutory health insurance:

You send to DKV:

- original cost receipt
- your insurance number

easyApp

- reimbursement request can be submitted by post or uploaded via “easyAPP”

FAQ - how to claim?



easyAPP

Discover easyAPP by LALUX Group via your computer or your smartphone.

This secured customer area gathers all the information and services related to your DKV Luxembourg health insurances and LALUX insurances.



easyAPP Home

Your online customer area

easyAPPHome.lalux.lu



easyAPP

Mobile application (iOS, Android)



Functionalities



View and modify your personal data



View your tax certificates and insurance documents



Request refunds of medical expenses DKV



Submit claims LALUX



Contact your agent



Fast and efficient help in case of emergency

FAQ - contacts?

Reimbursement and cost coverage:

Claims department

E-Mail: claims@dkv.lu

Phone: 42 64 64 -1

Client Services:

Company Team

E-Mail: company@dkv.lu

Phone: 42 64 64 -700

Correspondence:

DKV Luxembourg S.A.

P.O. Box 845

L-2018 Luxembourg

Your questions



easify *your health.*

11-13, rue Jean Fischbach | L-3372 Leudelange

Tél.: +352 42 64 64-1 | info@dkv.lu

www.dkv.lu

DKV
Luxembourg

membre du Groupe **lalux**