

**DKV**  
**Luxembourg**

membre du Groupe **lalux**





membre du Groupe **lalux**<sup>®</sup>

## Group contract

FISHER INVESTMENTS LUXEMBOURG<sup>®</sup>

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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

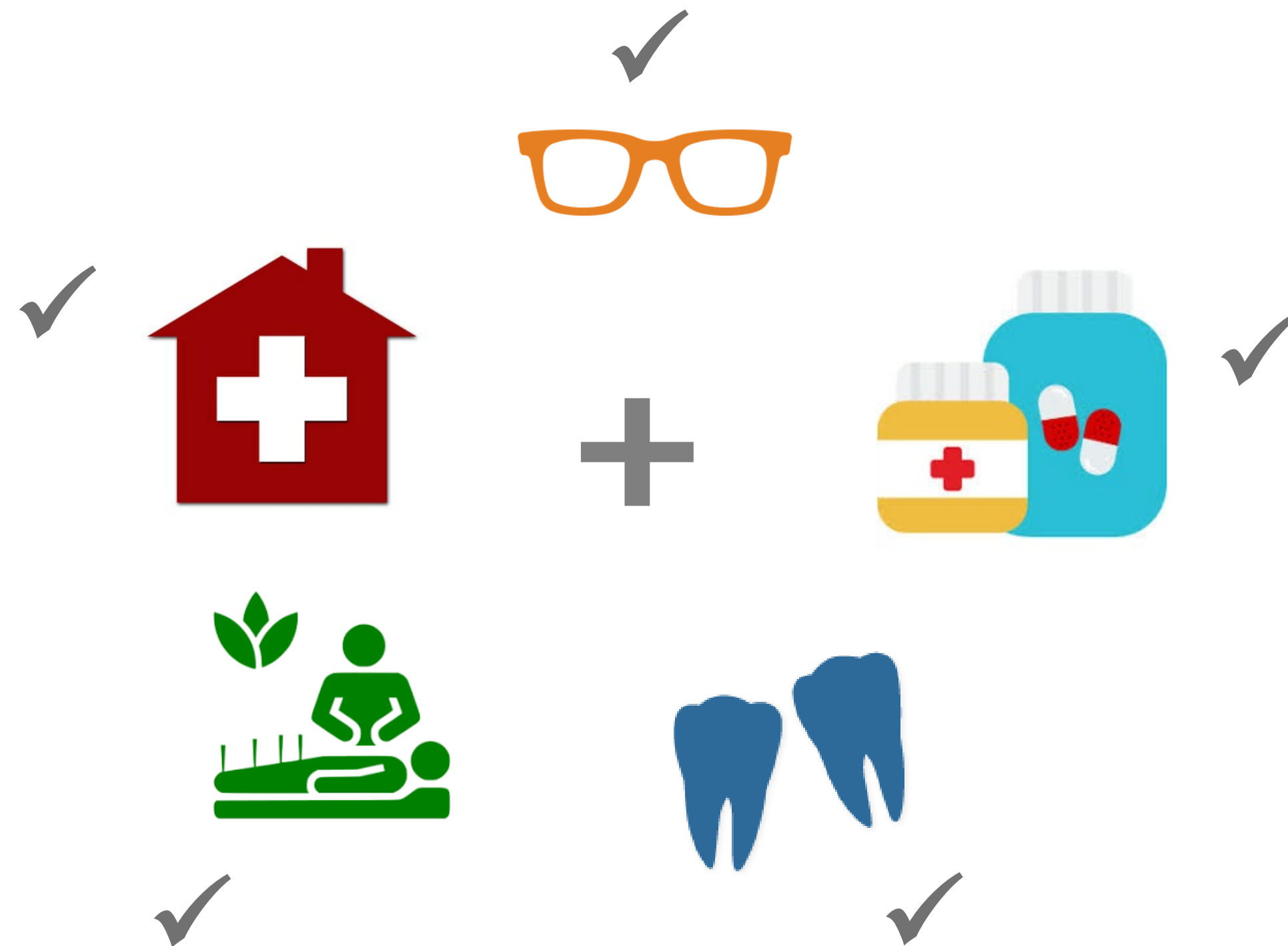
## Dental treatment /orthodontics/dentures:

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 <sup>th</sup> 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 €
<b>Total costs</b>	<b>116,10 €</b>

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

**Own contribution patient** **23,22 €**

✓ <b>Reimbursement DKV Luxembourg</b>	
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 €

✓ <b>Reimbursement DKV Luxembourg</b> (80% of the remaining costs, up to a max. of 1.000 € per year)	<b>504,00 €</b>
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<b>Own contribution patient</b>	<b>126,00 €</b>
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# Easy Health - example of reimbursement

## Glasses

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

✓ <b>Reimbursement DKV</b>	<b>486,90 €</b>
(€ 500 every two years)	

<b>Own contribution patient</b>	<b>0,00 €</b>
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# Easy Health - example of reimbursement

## Lasik-Treatment

Invoice	4.800 €
Reimbursement CNS	0 €

✓ Reimbursement DKV Luxembourg	3.000 €
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Own contribution patient	1.800 €
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# 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	
<b>Festsitzender Zahnersatz   Prothèses fixes   Fixed dentures</b>	
Krone   <b>Couronne</b>   Crown	600 €
Stift   <b>Pivot</b>   Dowel	200 €
Stiftkrone   <b>Couronne à pivot</b>   Dowel crown	800 €
Teleskopkrone   <b>Couronne télescopique</b>   Telescopic crown	800 €
Brückenglied   <b>Élément de bridge</b>   Pontic	600 €
Spezialverankerung   <b>Ancrage spécial</b>   Special fixture	600 €
Scharnier   <b>Charnière</b>   Hinge attachment	200 €
<b>Herausnehmbarer Zahnersatz   Prothèses dentaires amovibles   Removable dentures</b>	
Totale Prothese im Ober- oder Unterkiefer (14 Zähne)   <b>Prothèse intégrale de la mâchoire supérieure ou inférieure (14 dents)</b>   Full denture in upper or lower jaw (14 teeth)	1.100 €
Teilprothese   <b>Prothèse partielle</b>   Partial denture	600 €
– je Zahn   <b>Par dent</b>   per tooth	35 €
– je Klammer   <b>Par crochet</b>   per clasp	90 €
Skelettierte Chrom-Kobalt-Prothese   <b>Prothèse squelettique chrome-cobalt</b>   Cobalt-chromium denture base	
– Basis mit Klammer   <b>Base avec crochets</b>   basic plate with clasp	640 €
– je Zahn   <b>Par dent</b>   per tooth	220 €
<b>Reparaturen   Réparations   Repair work relative to</b>	
– der Basis   <b>De la base</b>   basic plate	100 €
– Anfügung eines Zahnes   <b>Ajout d'une dent</b>   addition of tooth	100 €
– vom zweiten Zahn an   <b>À partir de la deuxième dent</b>   from second tooth onwards	70 €
– Neue Basis (je Kiefer)   <b>Nouvelle base (par mâchoire)</b>   new basic plate (per jaw)	40 % der totalen Prothese <b>de la prothèse intégrale</b>   of the total prosthesis
– Neuaufrstellung der Zähne (je Kiefer)   <b>Nouvelle disposition des dents (par mâchoire)</b>	75 % der totalen Prothese <b>de la prothèse intégrale</b>   of the total prosthesis
Realignment of teeth (per jaw)	
<b>Zahnerhaltende Maßnahmen   Soins conservateurs   Treatment for preservation of teeth</b>	
Einlagefüllung/Inlay   <b>Plombage/inlay</b>   Inlay	500 €

# Easy Health - example of reimbursement

## 2 crowns

Invoice	1.531,00 €
Reimbursement CNS	414,20 €

<b>Own contribution of the patient</b>	<b>1.116,80 €</b>
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→ Maximum amount DKV Luxembourg	2 * 600,00 €
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✓ <b>Reimbursement DKV Luxembourg</b>	<b>1.116,80 €</b>
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<b>Own contribution patient</b>	<b>0,00 €</b>
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# 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 €
<b>Own contribution patient</b>	<b>1.668,94 €</b>
 ✓ <b>Reimbursement DKV</b> (= 100%)	 <b>1.668,94 €</b>
 <b>Own contribution patient</b>	 <b>0,00 €</b>
 + <b>Daily hospital allowance</b> (20 €/day)	 <b>80,00 €</b>



# 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 €
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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](http://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](mailto:claims@dkv.lu)

Phone: 42 64 64 -1

## Client Services:

Company Team

E-Mail: [company@dkv.lu](mailto: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.*

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