

PRODUCT PROFILE

AIG Group Plus

Expatriate Modular 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 S.A. For full branch details in a relevant jurisdiction please refer to www.aig.com/worldwide

Advantages

For employers

- Offers employers the possibility of selecting modular healthcare plans according to their expatriate employees' needs and in line with their budgetary possibilities, offering the cover they need to protect themselves and their families.
- The optional healthcare modules offer two levels of cover to choose between.
- 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 greater flexibility than standard healthcare plans, as the employer can choose between different modules and between different options within each module, in line with the company's specific healthcare needs and budgetary possibilities.
- 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 €2,5m per year.
- 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:

- Out-patient Expenses
- Maternity Care
- Dental and Vision Care
- Health and Wellbeing Care
- Travel Assistance and Personal Property
- Personal Accident and Temporary Incapacity

Key benefits

Core Medical Plan

Expatriate Modular Care provides up to €2,5 million of cover for medical expenses, including hospitalization and out-patient surgery, kidney dialysis and cancer treatment, as well as medical assistance and repatriation, third party liability and legal assistance.

Module 1: Out-patient Expenses

Module 1 provides 2 cover options for out-patient medical expenses.

Option 1 provides a full refund (100%) of expenses up to €1.500 per person per year. Option 2 provides a full refund (100%) up to €4.000 per person per year.

Module 2: Maternity Care

Module 2 can only be selected in combination with Module 1.

Option 1 provides a full refund (100%) of all maternity care and childbirth expenses, up to €6.000 per person per year. Option 2 provides a full refund (100%) of all maternity care and childbirth expenses, up to €10.000 per person per year, and also provides cover for IVF and infertility treatment.

Module 3: Dental and Vision Care

Module 3 provides 2 cover options for dental and vision care expenses.

Option 1 provides a full refund (100%) of expenses up to €1.500 per person per year. Option 2 provides a full refund (100%) up to €3.000 per person per year, and also provides cover for orthodontic treatment for adults.

Module 4: Health and Wellbeing Care

Module 4 provides 2 cover options for Health and Wellbeing and preventive medicine services.

Option 1 provides a full refund (100%) of expenses up to €1.000 per person per year. Option 2 provides a full refund (100%) up to €2.000 per person per year.

Modules 5 and 6: Non-Medical Cover Options

Modules 5 & 6 provide an additional cover against Personal Accident and Temporary Incapacity, Travel Assistance and Personal Property.

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 Medical Plan (Mandatory)

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

Overall Product Limit (Core Medical Plan and Modules 1 through 4 combined)	€2.500.000 per year
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In-patient, day surgery, day case treatment	
Nursing and accommodation (semi- or private room)	Full refund
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	
In-patient cash benefit	€150/night max. 15 nights/year
Organ transplant, excl. donor search costs (subject to Prior Approval – PA)	Up to €150.000/lifetime
In-patient psychiatric care (10 months waiting period – if applicable))	Up to 30 days/year
Hospice and palliative care for terminal patients (<6 months) (subject to PA)	Up to €50.000
Local private ambulance	Full refund
Emergency in-patient dental and/or vision treatment (accidental)	Full refund
In-patient expenses related to HIV/AIDS treatment	Full refund
Cancer treatment & kidney dialysis	
Cancer related in-patient and out-patient treatment	Full refund
Prophylactic surgery after cancer screening test (subject to PA)	
Reconstructive surgery after cancer treatment (subject to PA)	
Purchase of a wig/prosthetic bra etc.	
Kidney dialysis	
Assistance	
Medical evacuation and repatriation	Included
Telehealth services	
Expert medical opinion	
Country guides (Information on hospitals and healthcare professionals)	
Political evacuation	Up to €50.000
Third party liability	Up to €1.000.000
Legal assistance (Deductible of 10% with a minimum of €250)	Up to €15.000
Bail bond	Up to €50.000

Modular Options

Module 1 Out-patient treatment	OPTION 1 Up to €1.500 per person per year Full refund up to the applicable annual limit	OPTION 2 Up to €4.000 per person per year Full refund up to the applicable annual limit
Consultations with medical practitioners and specialists Non-surgical and minor surgical procedures Prescribed medication, drugs and dressings Medical imaging Diagnostic and laboratory tests Hormone Replacement Therapy (HRT – symptoms of the menopause) Physiotherapy and complementary medicine Annual routine test children <15 years – 1 eye and hearing test Speech and occupational therapy Non-prescribed physiotherapy (max. 10 visits per year) Well child tests up to age 6 Mandatory vaccinations (non-travel) Emergency dental and/or vision treatment (accidental)	Full refund	Full refund
Psychiatric care (18 months waiting period – if applicable)	Max. 30 sessions, up to annual out-patient limit	Max. 30 sessions, up to annual out-patient limit
Prescribed medical aids & surgical appliance as part of the recuperation process on a short-term basis Out-patient expenses related to HIV/AIDS treatment	Full refund	Full refund

Module 2 (Only available in combination with Module 1) Maternity, IVF & infertility treatment	OPTION 1 Up to €6.000 per year	OPTION 2 Up to €10.000 per year
Waiting period – if applicable	10 months	10 months
Maternity care & delivery Childbirth at home Complications of pregnancy	Full refund	Full refund
Complicated Maternity as a result of assisted conception	Full refund	Full refund
Newborn care (routine care up to 10 days, all treatment up to 90 days after birth)	Full refund	Full refund
Sterilization (once per lifetime)	Not covered	Full refund
Congenital conditions	Full refund up to €60.000	Full refund up to €60.000
Home delivery benefit (cash allowance)	Not covered	€1.000
IVF & infertility treatment (subject to PA) - Insured <40 years - Max. 3 cycles per lifetime - 12 months waiting period – if applicable	Not covered	50% up to €10.000 per lifetime

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Module 3 Dental and Vision Care	OPTION 1	OPTION 2
Dental Care	Up to €1.500 per year	Up to €3.000 per year
Routine dental treatment	Full refund, max. 2 visits/year	Full refund, max. 2 visits/year
Major restorative treatment (6 months waiting period – if applicable)	50%	80%
Orthodontic treatment for children <age 16 (6 months waiting period – if applicable)	50% up to €1.000 per year	60% up to €1.500 per year
Orthodontic treatment for members >age 16 (6 months waiting period – if applicable)	Not covered	50% up to €1.000 per year
Dental prosthesis (6 months waiting period – if applicable)	50%	80%
Vision Care	Up to €200 per year	Up to €250 per year
Vision treatment	Full refund	Full refund
Glasses, frames, contact lenses, prescribed sunglasses	Full refund	Full refund
Module 4 Health and Wellbeing Services	OPTION 1 Up to €1.000 per year	OPTION 2 Up to €2.000 per year
Routine adult physical exam	Full refund	Full refund
PAP smear test	1/year	1/year
Prostate cancer screening (men ≥50 years)	1/year	1/year
Mammogram – asymptomatic women age 35-39	Once	Once
– asymptomatic women age 40-49	1 every 2 years	1 every 2 years
– asymptomatic women age ≥50	1/year	1/year
Bowel cancer screening ≥50 years	1 every 5 years	1 every 5 years
Bone densitometry (women ≥50 years)	1 every 5 years	1 every 5 years
Travel vaccinations	Full refund	Full refund

Module 5 Travel Assistance and Personal Property

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
Personal Property (Deductible of €100)	Up to €50.000

Module 6 Personal Accident and Temporary Incapacity

	Level 1	Level 2	Level 3	Level 4	Level 5
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

Personal Accident and Temporary Incapacity	Level 1	Level 2	Level 3	Level 4	Level 5
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
Temporary Incapacity as a result of accident or illness, resulting in loss of income. - Deferment period: 4 weeks - Benefit period: 104 weeks	€100 /week	€200 /week	€300 /week	€400 /week	€500 /week

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.



For full details of cover, please refer to the actual terms and conditions of insurance set out in the relevant country policy or insurance contract.

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