

# SCOPE OF BENEFITS

## Foyer Global Health

Benefits	Essential	Special	Exclusive
<b>Inpatient treatment</b>			
General hospital treatment and accommodation and care in a single or twin-bed room	✓	✓	✓
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative medicine)	✓	✓	✓
Hospital costs, including operating room, intensive care and laboratory	✓	✓	✓
Surgery and anaesthetics	✓	✓	✓
Outpatient surgery instead of inpatient treatment	✓	✓	✓
Drugs and dressings	✓	✓	✓
Physiotherapy, including massages	✓	✓	✓
Therapies, including ergo therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	✓	✓	✓
Therapeutic aids and appliances	✓ If needed as a lifesaving measure, Such as cardiac pacemakers	✓ If needed as a lifesaving measure, Such as cardiac Pacemakers  Up to €2,000 for therapeutic aids and appliances, such as artificial limbs and prostheses	✓
Maternity care and childbirth, services of a midwife or obstetric nurse in the hospital	<sup>3</sup> Not covered	✓ Up to €5,000 Waiting period of 10 months	✓ Up to €20,000 Waiting period of 10 months
Complications of pregnancy and childbirth	<sup>3</sup> Not covered	✓ Waiting period of 10 months	✓ Waiting period of 10 months

Benefits	Essential	Special	Exclusive
New-born care	<sup>3</sup> 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 receiver)	✓ Up to a maximum of €150,000 per lifetime	✓ Up to a maximum of €200,000 per lifetime	✓
Psychiatric treatment	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months
Inpatient psychotherapy	<sup>3</sup> Not covered	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months	✓ provided that we have agreed in writing to pay benefits before treatment commences / waiting period of 10 months
Parent accommodation during inpatient treatment of a minor child up to 18 years	✓	✓	✓
Nursing care at home and domestic help, instead of a hospital stay	✓ Up to 30 days if pre-approved	✓ Up to 60 days if pre-approved	✓ Up to 90 days if pre-approved

Benefits	Essential	Special	Exclusive
Substitute hospital cash plan benefit, for treatments not claimed with us.	✓ 75 EUR per day	✓ 150 EUR per day	✓ 200 EUR per day
Inpatient follow-up rehabilitation	✓ Up to 21 days if pre-approved	✓ Up to 28 days if pre-approved	✓ Up to 35 days if pre-approved
Hospice	✓ up to 5 weeks	✓ up to 7 weeks	✓ up to 9 weeks
Day care	✓	✓	✓
Transport to the nearest suitable hospital for initial treatment following 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 medicine)	✓	✓	✓
Chemotherapy, oncological drugs and treatment	✓	✓	✓
Health Checks	<sup>3</sup> Not covered	✓ up to 250 EUR	✓ up to 500 EUR
Maternity care and childbirth, services of a midwife or obstetric nurse	<sup>3</sup> Not covered	✓ Up to 5,000 EUR Waiting period of 10 months	✓ Up to 20,000 EUR Waiting period of 10 months
Complications of pregnancy and childbirth	<sup>3</sup> 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 EUR	✓ up to 2,500 EUR	✓ up to 5,000 EUR
Speech therapy	<sup>3</sup> Not covered	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ provided that we have agreed in writing to pay benefits before treatment commences

Benefits	Essential	Special	Exclusive
Psychiatric treatment	✓ Up to €1,000 if pre-approved Waiting period of 10 months	✓ Up to €5,000 if pre-approved Waiting period of 10 months	✓ if pre-approved Waiting period of 10 months
Outpatient psychotherapy	<sup>3</sup> Not covered	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ provided that we have agreed in writing to pay benefits before treatment commences
Drugs and dressings	✓	✓	✓
Over-the-counter drugs	✓ up to 50 EUR	✓ up to 75 EUR	✓ up to 100 EUR
Physiotherapy, including massages	✓ Up to 15 sessions	✓ Up to 20 sessions	✓
Therapies, including ergo therapy, light therapy, hydrotherapy, inhalation, packs, medical baths, cryotherapy, thermotherapy, electrotherapy	<sup>3</sup> Not covered	✓ Up to 10 sessions	✓
Therapeutic aids and appliances	✓ up to 750 EUR	✓ up to 1,000 EUR	✓
Vaccinations and immunization	<sup>3</sup> Not covered	✓ up to 250 EUR	✓
Vision aids, including an eye test	<sup>3</sup> Not covered	✓ up to 150 EUR	✓ up to 250 EUR

Benefits	Essential	Special	Exclusive
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✓	✓	✓
Infertility treatment	<small>3</small> Not covered	✓ 50% Up to €7,500 for each insured couple, per lifetime  Waiting period of 24 months	✓ 50% Up to €15,000 for each insured couple, per lifetime  Waiting period of 24 months

Benefits	Essential	Special	Exclusive
Basic dental services			
Two dental check-ups per insurance year	<sup>3</sup> Not covered	✓	✓
X-rays	<sup>3</sup> Not covered	✓	✓
Scale-and-polish cleaning	<sup>3</sup> Not covered	✓	✓
Treating oral mucosa and gingiva	✓ Pain relief only	✓	✓
Simple fillings	✓ Pain relief only	✓	✓
Surgery, extractions, root-canal treatment	✓ Pain relief only	✓	✓
Night guard	<sup>3</sup> Not covered	✓	✓
Dental treatment after an accident	<sup>3</sup> Not covered	✓	✓

Benefits	Essential	Special	Exclusive
Major dental services	<sup>3</sup> 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 (for example, prostheses, bridges and crowns, inlays)	<sup>3</sup> Not covered	✓	✓
Implants	<sup>3</sup> Not covered	✓ Up to four implants per jaw and the dentures to be secured to these implants	✓ Up to four implants per jaw and the dentures to be secured to these implants
Orthodontic treatment	<sup>3</sup> Not covered	✓	✓
Dental laboratory work and materials	<sup>3</sup> Not covered	✓	✓
Treatment plan	<sup>3</sup> Not covered	✓	✓
Dental treatment after an accident	<sup>3</sup> Not covered	✓	✓

Benefits Essential Special Exclusive

Medical Assistance

24-hour phone and email service with experienced advisers, doctors and consultants ✓ ✓ ✓

Medically necessary ambulance and return transport ✓ ✓ ✓

Information on the medical Infrastructure/ care with due consideration for the required language ✓ ✓ ✓

Support and information (second opinion, monitoring the course of the illness) ✓ ✓ ✓

Guarantee payment of costs (particularly in preparation for the stay in hospital) ✓ ✓ ✓

Payment of an advance ✓ ✓ ✓

Support and information on the type, possible causes and treatment options/ forms of therapy for the illness and information about specialist medical terms ✓ ✓ ✓

Support in organising a “doctor-to-doctor” discussion ✓ ✓ ✓

Assistance in choosing the prescribed medication, comparable preparations and their side effects ✓ ✓ ✓

Medical support and advice prior to travelling (vaccinations, putting together a first-aid kit) ✓ ✓ ✓

Benefits	Essential	Special	Exclusive
<b>Additional Assistance</b>			
Return transport to the country of residence	✓ up to 3,000 EUR	✓ up to 3,000 EUR	✓ up to 3,000 EUR
Organisation of patient visits for relatives	✓ up to 3,000 EUR	✓ up to 3,000 EUR	✓ up to 3,000 EUR
Delaying the return journey	✓ up to 3,000 EUR	✓ up to 3,000 EUR	✓ up to 3,000 EUR
Procurement and dispatch of essential drugs	✓	✓	✓
Organisation of return transport or childcare	✓	✓	✓
Transfer of the mortal remains and organisational support in the event of death	✓ up to 10.000 EUR	✓ up to 10.000 EUR	✓ up to 10.000 EUR
Help with any psychological problems arising from the 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 storage (storage and obtaining replacements in the event of loss)	✓	✓	✓
Arrangement of legal assistance in the event of legal difficulties	✓	✓	✓
Arrangement of a relocation service	✓	✓	✓
Arrangement of intercultural training (information on the local culture)	✓	✓	✓