



CONTACTS AND FREQUENTLY ASKED QUESTIONS

AIG Group Plus

Expatriate Care – Expatriate Modular Care



Contact Details

For claims or questions relating to: medical expenses, dental and/or vision care, medical and emergency assistance and hospital referrals, please contact:

Tel + 32 2 739 99 11

Email aig.expatriatecare@henner.com

Website www.henner.com/aig

You will receive further details on how to access this environment in the welcome email that you will receive from Henner when your enrolment has been processed.

For claims or questions relating to: political evacuation, third party liability, legal assistance, personal accident, personal property and travel assistance, please contact us via:

Email claims.be@aig.com



Frequently Asked Questions

Certain exclusions or limitations apply. For example, claims may not be paid in areas subject to UN resolutions or sanctions by the EU, US or UK. Claims will moreover not be eligible for reimbursement if, for instance, related to injuries sustained while participating in professional sports activities or during flights except as a passenger, to cosmetic surgery or nutritional and dietary supplements, to products that can be obtained without a physician's prescription, or for medical treatment associated with abuse of drugs or alcohol. This document merely aims to respond to Frequently Asked Questions. Only the general and specific conditions (the "Insurance Policy") provide an accurate, binding, description of the covers and exclusions.

Who is eligible for cover?

Employers headquartered in the European Economic Area may request cover for expatriated employees and their dependents globally.

Are there any age limits for coverage?

The maximum age for enrolment is 67, but cover can continue until the age of 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.

Is a new-born baby covered?

Yes, a baby is covered from the day it is born, provided notification is given to AIG within 4 weeks of the date of birth, and the mother or father of the new-born was insured for at least 10 continuous months immediately prior to the date of birth.

Is emergency dental and vision care included in the plan?

Emergency dental and vision care, due to accidents, are included in the core plan. They can be supplemented with an optional care plan that covers medically necessary: routine dental treatment, major restorative dental treatment, dental prosthesis, orthodontic treatment, vision treatment, optical devices and eye surgery (only under the Expatriate Care plan).

Do the benefits apply during leisure travel?

Yes, as long as you are traveling within the Area of Cover specified in your policy schedule, all the benefits provided under the core plan apply during leisure travel for a maximum of 3 months.

Will the policy remain active if I relocate to another country?

Yes, provided that the new location is not subject to UN resolution, EU, US or UK sanctions. You or your employer are kindly requested to inform us of the relocation without delay.

Will the policy remain active if I return home permanently?

Yes. The cover can remain active up to six months after your permanent relocation provided your home country is not subject to UN resolution, EU, US or UK sanctions. This allows you to avoid waiting periods (or a part of them) when re-joining the national health services of your home country, or to seek private insurance alternatives. This is subject to your employer continuing your cover under the group policy accordingly.



Do I still need to take out locally mandated health insurance cover?

The policy does not replace mandatory enrolment into a state run or local health insurance and/or does not exempt you from compliance with any other legislative requirements.

Who is the Medical Plan Administrator?

Delivering you with a high-quality claims service is our top priority. We have appointed Henner as the Medical Plan Administrator for our expatriate solutions. Henner is a highly experienced medical plan administrator, giving you access to a vast worldwide network of leading hospitals, clinics and diagnostic centers. Henner's multi-lingual customer service agents can be reached 24/7 to support you. You will receive a welcome email from Henner as soon as your application has been processed. The welcome email will include details on how to access a password protected portal/mobile app where you will find a wealth of information on your medical plan.

Do I have access to virtual care services?

Yes. Henner partners with Teladoc to offer you telehealth and expert medical opinion services. A team of highly qualified doctors is there for you and your family to virtually discuss any general health concerns you might have. Teladoc is free of charge, unlimited for you and your family, and available 24/7. You will find more details on the Henner portal and myHenner app, and in your Henner Reimbursement Guidelines, once your enrolment has been processed.

Is it possible for the Medical Plan Administrator to pay my medical provider directly?

Yes, in many cases the Medical Plan Administrator can pay a provider directly, both for in-patient and out-patient treatment. Once your enrolment with Henner has been processed, you will have access to a detailed guide which includes more information on this topic, as well as to the Henner network of medical providers.

Can the Medical Plan Administrator refer me to a medical service provider?

You are free to select the hospital or medical provider that best meets your needs. Once your enrolment with Henner has been processed, you will, however, have access to their network of medical providers, many of which offer direct billing arrangement and/or tariff agreements. Once your enrolment with Henner has been processed, you will have access to a detailed guide which includes more information on this topic, as well as to the Henner network of medical providers.

Can I get a medical second opinion if I have a serious illness?

Yes, an expert medical opinion service (a remote review of medical files by an independent medical specialist), is part of our service offering to you. While in many cases a second opinion will confirm a diagnosis or suggest only minor changes to a treatment plan, it can provide you with valuable peace of mind.

Whom should I contact in case of a medical emergency?

For medical expenses or hospital referral and assistance advice, please contact Henner using the contact details above.



Important Information

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Expatriate Care and Expatriate Modular care are insurance agreements subject to Belgian law with a duration of one year - the contract will automatically be extended in accordance with the applicable insurance law for consecutive periods of one year, unless otherwise stated in the Special Conditions and with the exception of notice of termination in accordance with the conditions stipulated in the general conditions. Hereunder you will find an overview of the main characteristics of the insurance, the offered coverage, as well as the main risks that are not covered.

Is covered: Core plan: medical expenses, assistance, political evacuation, third party liability, legal assistance; Optional benefits: personal accident, dental and vision care, personal property, travel.

Is not covered / is excluded: Some locations and activities; Claims may not be paid in territories subject to UN resolutions, EU, US or UK Sanctions; Training for or participation in professional sports of any kind; Intoxication; Each key benefit has its own exclusions.

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- **Internal complaint service of AIG Europe SA** by email (belgium.complaints@aig.com), mail (AIG Europe SA, Complaints, Pleinlaan 11, 1050 Brussels), fax (02 739 9393) and phone (02 739 9690).
- **Ombudsman for Insurances** by email (info@ombudsman.as), mail (Meeussquare 35, 1000 Brussels), fax (02 547 5975), phone (02 547 5871) or on its website (www.ombudsman.as).

www.aig.be

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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