group health insurance

medicis
groupe

A simple solution delivering long-term benefits



Foyer

Protecting your success

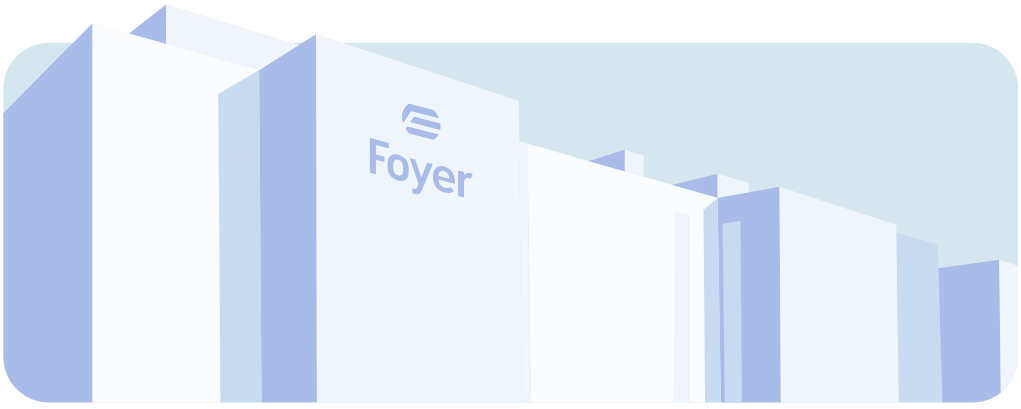


Foyer Group

A leader in the Luxembourg insurance market, Foyer Group is renowned for providing high-quality services to its customers.

Founded in 1922 by three Luxembourg families, Foyer Group has deep roots in the economic and social fabric of the Grand Duchy. Foyer offers a broad range of insurance, retirement saving and wealth management solutions. This comprehensive line-up is constantly updated to cater to changing needs, offering solutions for individuals and business customers alike.

Active in the health insurance sector since 1999, Foyer is one of the premier providers of supplementary health insurance in Luxembourg. Our extensive experience ensures that customers are offered tailored solutions to meet their health insurance needs.





What is group health insurance?

Group health insurance supplements the mandatory cover provided by the Luxembourg healthcare system, compensating for the reduction in statutory benefits and the increase in the insured's personal contributions.

A **medicis group** health plan provides cover for employees and their family members, with benefits in addition to those provided under individual plans.

Regardless of the size of your company and the sector you operate in, **medicis group** plans offer tailored solutions to meet your needs.

Our specialists are there to:

- analyse your health insurance requirements and offer a custom-designed package for you,
- inform your staff: internal communication or information meetings in your company,
- provide information and personalised advice on their cover:
  by email or in face-to-face meetings,
- help you to decode the relevant legal, regulatory and fiscal provisions.



Why choose **group health insurance?**

Advantages of **medicis group** plans **for employers**:

A simple solution to deploy:

- you **choose the plan** that best suits your needs,
- you **define a group of employees** eligible for the plan (all employees, a group of managers, etc.),
- you **submit a list of beneficiaries** to be automatically enrolled in the group plan.

Financial benefits:

- **tax advantages** for you and your employees: health insurance premiums are tax deductible,
- the cost of premiums is **not index-linked**.

Attractive salary and benefits package allowing your company to stand out from the rest:

- **increase employee satisfaction and loyalty** by offering cover in addition to the state healthcare system,
- **optimise your recruitment policy**,
- confirm your commitment to **social responsibility**.

By looking after your employees' health, you are also looking after your company's future making sure it remains competitive!

Offering health insurance to your staff increases awareness and encourages them to protect their health, which in turn reduces absenteeism.





medicis group benefits for **your employees**:

- **protection in addition** to the mandatory cover provided by the state healthcare system: higher reimbursement levels for medical expenses,
- **access to better healthcare**,
- **supplementary benefits** to reduce individuals' health spending,
- the option **to retain cover under an individual health insurance policy** offering the same benefits:
  - if employees leave the company,
  - on retirement.

Advantages of a medicis group policy:

- **A custom plan** tailored to the individual needs of your company and staff.
- **No medical questionnaire or medical examinatio**n.
- **No waiting period** to avail of benefits.
- **Cover for current medical treatment** and eligibility regardless of the insured's state of health.
- **Simple to join and transparent management**.
- **Personal and individualised follow-up** by our experts.

How does a **medicis group** plan operate in practice?

The procedures for the medicis group insurance contract:

	MEDICIS GROUP INSURANCE CONTRACT		
Who are the beneficiaries?	**Offered to all or a selected group of employees**		
What type of cover?	The same for all employees	OR	Segmented by employee category
What options are available?	- Options in addition to the cover offered by the employer - Extend cover to family members		
Who pays the premium?	- The employer pays the premiums for employees - The employee pays the premiums for optional cover and for the members of their family, where relevant		
Is there a waiting period?	No, cover is immediate		
Is there medical screening for the employee?	None		
Is there medical screening for family members?	Option of a period without medical screening		

What is included in **medicis group** products?

Our insurance solutions supplement the state healthcare system and offer high quality cover.

medicis hospi+

- 100% of costs covered, even if not covered by the state healthcare system.
- Free choice of hospitals in Europe.
- Reimbursement of medical expenses related to treatment in hospital.
- Cover for pre- and post-op treatment.
- Assistance for children.

medicis confort

- A comprehensive package covering medical consultations, medicines, dental treatment, ophthalmic care, hospital care and alternative therapies..

Premium travel insurance for trips abroad:

- organisation and coordination of ambulance transport to an appropriate care centre,
- transfer,
- expert support provided by advisers specialising in international assistance,
- a global network of healthcare providers (doctors and hospitals).



Cancer support:
medicis serenity

Cancer was one of the 1st causes of death in Luxembourg in 2023, accounting for more than 25% of deaths. In addition, more and more cancers are affecting people of working age.

Our serenity guarantee offers:

- the **rapid payment of a capital sum to the employee** in order to deal with the financial uncertainties that affect a sick person (loss of income and increase in expenses: home fittings, childcare, transport, accompanying a spouse to the hospital, etc.). The employee is free to use the capital in any way he/she wishes,
- the **provision of a sum for additional care** that is little or not reimbursed by the CNS or other insurance policies (from €2,000 to €10,000),
- **allow your employees to benefit from the services of Best Doctors®** to obtain a second medical opinion.

Best Doctors By Teladoc.

3 levels of coverage available:

	Reimbursement of expenses	Capital
Serenity 10	€ 2.000	€ 10.000
Serenity 30	€ 6.000	€ 30.000
Serenity 50	€ 10.000	€ 50.000

Reimbursement of expenses, care and assistance:

- Care, on-call or presence of a nurse,
- Care, on-call or presence of a caregiver,
- Night guard,
- Housekeeper,
- Childcare,
- Consultation(s) with an occupational therapist,
- Consultation(s) with a psychologist,
- Consultation with a dietician,
- Support with administrative procedures,
- Onco-aesthetic consultations and care,
- Alternative therapies,
- Hydrotherapy,
- Medical massages,
- Sophrology,
- Hypnosis.



And in **medicis serenity** practice, how does it work?

How the Serenity cover works:

	SERENITY POLICY		
Who are the policyholders?	**Offered to all or some employees. The family members of all employees can be added on implementation of the group health policy.**		
What type of coverage?	Same for all employees	OR	Segmented by employee category
What options are available?	On an individual basis, employees can subscribe to a Medicis Confort or Medicis Hospi+ plan if it is not already paid for by the employer.		
Who pays the premium?	The employer pays the premium for all insured parties.		
Is there a waiting period?	No, coverage is immediate.		
Is there a medical screening?	None		
Is there a medical selection for family members?	None		

MEDICISGROUPE-072026-EN

medicis groupe

Need more information?
Don't hesitate to contact your Foyer agent.

Non-contractual document - Disponible en français sur demande - Auf Anfrage in Deutsch verfügbar

Foyer

Protecting your success

Foyer Assurances S.A.
12, rue Léon Laval
L-3372 Leudelange

Contact
Phone: +352 437 43 4070
Email: employeebenefits@foyer.lu

www.foyer.lu