



group health insurance

## A simple solution delivering long-term benefits



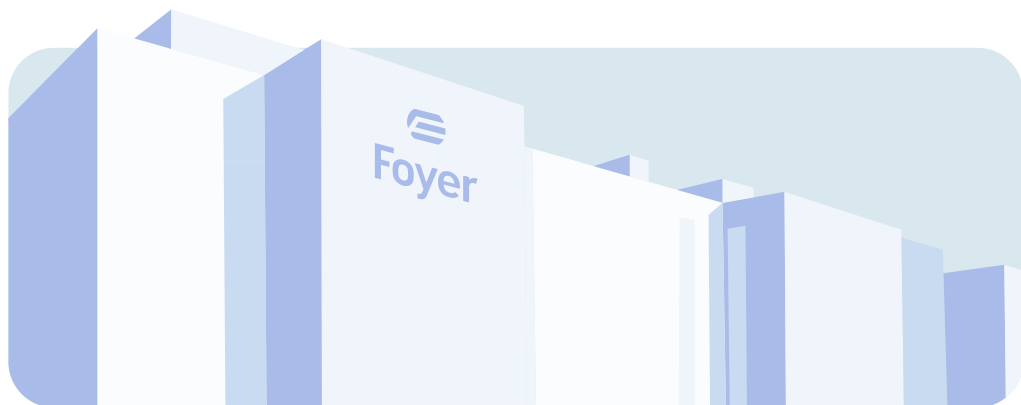


## Foyer Group

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 examination**.
- **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?

There are two contract options:

	GROUP CONTRACT	FRAMEWORK CONTRACT
Who are the beneficiaries?	<b>Offered</b> to all or a selected group of employees	<b>Proposed</b> to all employees
What type of cover?	The same for all employees OR Segmented by employee category	Good health insurance cover proposed to all employees
What options are available?	<ul style="list-style-type: none"><li>- Options in addition to the cover offered by the employer</li><li>- Extend cover to family members</li></ul>	<ul style="list-style-type: none"><li>- Extend cover to family members</li></ul>
Who pays the premium?	<ul style="list-style-type: none"><li>- The employer pays the premiums for employees</li><li>- The employee pays the premiums for optional cover and for the members of their family, where relevant</li></ul>	<ul style="list-style-type: none"><li>- The employee pays the premiums himself and for family members where relevant</li></ul>
Is there a waiting period?	No, cover is immediate	No, cover is immediate
Is there medical screening for the employee?	None	Option of a period without medical screening
Is there medical screening for family members?	Option of a period without medical screening	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.



- 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.



- 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).





### Need more information?

Don't hesitate to contact your Foyer agent.



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