



6 reasons to apply for AG Care Hospitalisation Vision

Within the framework of your fringe benefits, you are eligible for hospitalisation insurance thanks to your employer. You are lucky, it is a truly valuable benefit. But what happens if tomorrow you would lose your job, go to work for another employer, or reach the end of your career? Would you systematically continue to be eligible for such benefit on the same terms and conditions?

By taking out AG Care Vision:

1. You are eligible for instant hospitalisation cover

As long as you are insured under your employer's collective insurance, AG Care Vision will take care to cover the amounts in excess of the compensations under your collective insurance or for which no compensation is provided by the sickness fund. The Vision cover includes an excess equivalent to the amounts covered under the group insurance, with a minimum of twice the INAMI compensation for the hospitalisation covers and outpatient care during the pre and post period (1 month before and 3 months after hospitalisation). Thanks to AG Care Vision, you are eligible for comprehensive and unlimited cover:

2. You do not sustain the consequences of any major professional change

50% of the employers, within the framework of their fringe benefits, provide hospitalisation insurance. When you go to work for another employer, you have one chance out of two to be eligible for complementary hospitalisation insurance. If your new employer does not offer you this benefit, you are entitled to convert your AG Care Vision into AG Care Hospitalisation. All you have to do is to request cancellation of the excess and you will benefit from comprehensive unlimited cover (costs during hospitalisation, pre and post hospitalisation outpatient care, in case of serious illness, cover and assistance abroad).

With AG Care Vision, you will be eligible for unlimited hospitalisation cover at any time, no matter which company you work for.

3. You have the guarantee to remain eligible for lifelong hospitalisation cover...

AG Care Vision is an individual insurance unlike collective hospitalisation insurance from which you benefit via your employer. Collective contracts are liable to be cancelled and to be adjusted by the employer on an annual basis. Today you benefit from comprehensive cover, but what happens tomorrow?

You are not in the position to have a grasp on the hospitalisation cover from which you benefit via your employer:

And what happens if you do not satisfy the affiliation requirements of this collective cover any more? The options to continue on an individual basis may differ from one insurance company to another.

With AG Care Vision, you do not leave anything to chance. When the day arrives that you will not be eligible for your collective hospitalisation insurance any more you will enjoy the full benefits of the product AG Care Hospitalisation, without medical formalities and without waiting period.

4. You have access to the most comprehensive covers available on the complementary hospitalisation insurance market thanks to the DELTA cover

You have the option to take out the complementary Delta cover, in order to benefit from a still more comprehensive cover:

5. ... for an affordable premium

When the day arrives that you will not be eligible for your group insurance any more, you will be required to pay a much higher amount of premiums in order to benefit from a hospitalisation cover which you will undoubtedly need more, in view of your age at that point in time. If you have not been provident, your individual insurance premium will be calculated on the basis of your attained age and not on the basis of your age at the time of your enrolment in the collective contract.

However, the more advanced your age when taking out the cover, the higher the amount of the premiums will be.

To give you a clue: an affiliate who enrolls at age 55 will pay a premium which is 2 times higher than the amount an affiliate at the age of 55 pays when he has enrolled at the age of 20. For a 65-year old affiliate, this amount will be 3 times higher.

6. AG Care Vision provides an adequate complement to any type of collective insurance.

In order to take out AG Care Vision, all you must do is to be sure to benefit from insurance cover via your employer, no matter the insurer.



And when the day arrives that you are not eligible for your collective hospitalisation insurance any more, the covers under AG Care Hospitalisation will take over.

- In case of hospitalisation, all medical costs are reimbursed after compensation by the sickness fund, during the stay at the hospital and without limitation of covered amount or length of treatment.
- Day-time hospitalisation is covered (including the mini flat rate).
- Full reimbursement of the benefits for which the sickness fund does not provide compensation.
- You are free to choose your physician and the hospital.
- The cover also includes: reimbursement of the costs of transportation in an ambulance, the costs of transfer between hospitals – helicopter in Belgium: transportation from the place of the accident to the hospital – the stay of the parent who accompanies the hospitalised child, if medically necessary – the sudden infant death syndrome test – staying costs of an organ donor – palliative care in an hospital.
- Pregnancy and childbirth: unlimited reimbursement – childbirth at home: flat rate compensation of EUR 619.73 (index 100).
- Full reimbursement of outpatient care related to hospitalisation during a period of one month before and 3 months after hospitalisation: medical and paramedical interventions, medicines, prostheses and orthopaedic appliances, glasses, contact lenses, hearing aids, splints, crutches ...)
- Also reimbursed are outpatient health care costs which are directly related to 30 serious illnesses: cancer, leukaemia, diabetes, brucellosis, smallpox, aids, Creutzfeldt-Jakob disease, etc... Taking care of such costs does not require any previous hospitalisation.
- You are covered worldwide without limitation. Also covered are: third-party payer abroad and various forms of assistance, including the repatriation of the insured and of the insured family members.
- Newborns are accepted under the parents' contract without medical formalities or waiting period.
- The families benefit from a preferential rate.
- You remain insured for as long as you wish.
- The contract is taken out for an undetermined period. AG Insurance cannot cancel your contract after occurrence of a claim. Obviously you may cancel your contract on an annual basis.
- You do not have any financial worries. As soon as you are in the possession of the bills, forward them to us. We shall return the amount before you have to pay the hospital. Any upfront payments will be reimbursed immediately. Reimbursement is made for the full amount in the majority of hospitals regardless of the room type. Consult our list for the remaining cases.

The optional cover DELTA

AG Care provides a still more comprehensive protection thanks to the Delta cover --- because Delta makes the difference!

- Pre and post hospitalisation periods are extended respectively by 1 to 2 months and by 3 to 6 months ;
- Alternative medicine is reimbursed at 50% for pre and post as well as due to a serious illness ;
- Fertility treatments (in vitro fertilisation and micro-injection) are covered : in total 6 fertility treatments with, for each treatment, reimbursement of EUR 1,000, if both spouses have been enrolled for a period of 24 months;
- Palliative care and rent of medical equipment are equally covered.

Important notice: AG Care Vision does not satisfy all requirements under article 138bis-9 of the law of 26/6/1992 on the land insurance contact relating to the prefinancing of the collective illness insurance premium continued on an individual basis.

More information can be found on our website <http://www.agemployeebenefits.be>

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