



Foyer Global Health

Our plans



Foyer Global Health

You are planning for yourself and perhaps your family a long-term stay abroad and are looking for suitable international health insurance? You are a company and are looking for health insurance to provide your staff with optimal protection? You've come to the right place!

Foyer Global Health is the specialist expatriate brand from Luxembourg's leading insurance company Foyer Group. Our products are based on decades of experience with customers from all over the world. We offer first-class health insurance combined with comprehensive medical assistance services and other services individually compiled according to your needs.

Foyer Global Health is aimed at both corporate clients, their employees and their accompanying family members as well as professional, emigrants or extended stay travellers, who are looking for protection that is unlimited in time.



Foyer Global Health

For many years Foyer's subsidiary Foyer Santé, specialised in national and international health insurance has been looking after privately insured persons as well as group insurance clients, expatriates and numerous cross-border commuters in the Grand Duchy of Luxembourg.

The extremely positive experience and feedback received in this multinational environment as well as the international orientation of Foyer and Foyer Santé have led to the creation of Foyer Global Health.

Through Foyer Global Health we are making our international health insurance plans and services available to corporate and individual clients outside of the Grand Duchy of Luxembourg.



Why Global Health?

In addition to many new impressions and challenges in your professional and private life, a stay abroad often means being confronted with a different climate and culture which requires varying degrees of acclimatisation in your everyday life. Good physical and mental health is therefore an important factor for all travellers in ensuring a rewarding and successful stay.

The insurance plans from Foyer Global Health are specially designed to guarantee all insured persons and their often very different medical needs, the very best medical care, as well as reimbursing their medical expenses. We offer a comprehensive range of services in relation to outpatient and inpatient medical care, dental care and medical assistance services in each product package, without hidden cover exclusions. Our products have no overall annual limit on reimbursement of medical expenses, and especially not for cases of serious illness or accident. You can enjoy immediate cover after receipt of your proposal (even if you are already abroad) and existing conditions and current treatment can also be included.



Our plans

Are you are looking for basic or premium cover? Depending on whether you are planning a shorter or a longer stay, whether you travel alone or with your family and depending on the country, you are guaranteed to find the right product from among our health insurance range.

Foyer Global Health offers you an innovative and comprehensive product range with the right insurance cover to suit your needs.

The Foyer Global Health product range offers you a choice of 3 different packages:

Foyer Global Health

ESSENTIAL

SPECIAL

EXCLUSIVE

The packages differ as regards the nature and extent of services included. For further details please refer to the product pages and the table below.

In all three plans there are a range of deductible options available for outpatient treatment. You decide which insurance cover, with or without deductible, best suits your needs and requirements. There is no yearly maximum limit in respect of the insured benefit for any of the plans.



Compare our plans

EXCLUSIVE

The **EXCLUSIVE** tariff is designed for customers looking for wide, very comprehensive insurance cover and who put great value on assistance in organising their medical care. Customers who are used to selecting products that meet their high expectations will find the Exclusive plan to be the best and right choice..

ESSENTIAL

The **ESSENTIAL** tariff is designed for those customers looking for insurance cover and assistance in organising major cost items, especially for inpatient as well as outpatient treatment. The Essential plan is the right one for you, if your focus is on securing medically necessary treatment and ancillary services, such as treatment at home where economic issues are not so important for you in the selection of cover.

SPECIAL

The **SPECIAL** tariff, in terms scope of cover and services, lies between the **EXCLUSIVE** and **ESSENTIAL**. The **SPECIAL** plan provides benefits such as corrective lens and preventive screening but also other useful medical and other services. For customers, in particular, also families, who are looking for a high level of benefits and matching services the **SPECIAL** plan is the right choice.



Insurance Benefits and Services

- Documents in German, English and French
- Pre-existing conditions can be included after risk assessment
- «Waiting period clause» - without the need for a medical examination
- In each of our products, we offer high-quality insurance cover
- You can use deductible options to dictate your own insurance premium
- Duration of cover unlimited
- Premium payment via direct debit, bank transfer or credit card
- Online services to facilitate communication with the insurer
- Internet-based services for claims management are a guarantee of transparency and openness
- Optimal care for insured parties by highly specialised and qualified staff
- Service around the clock, 365 days a year



global health

Medical Assistance and Services

Within our Group and with our partners we offer you:

- More than 50 years of experience in international medical assistance
- Supporting more than 300 million clients in 208 countries
- More than 8000 employees worldwide
- Strong market position to generate savings and to reinforce client interests
- Quick and quality-assured help everywhere in the world
 - Organisation and coordination of emergency ambulance (ground / air)
 - Routing to the best suitable treatment location (ground / air)
 - A wealth of experience and know-how through more than 60 million client calls per year
 - Active support in more than 12 million cases per year
- Close-knit worldwide network of medical providers (doctors and hospitals)
- 400 medical specialists in 30 service teams worldwide



Benefits	Essential	Special	Exclusive
Inpatient treatment			
Accommodation in a private or semi-private room	✓	✓	✓
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative medicine)	✓	✓	✓
Hospital charges, including operating theatres, intensive care wards and laboratories	✓	✓	✓
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	✓

Benefits	Essential	Special	Exclusive
Inpatient treatment (cont.)			
Maternity care and childbirth, services of a mid-wife or obstetric nurse in the hospital	✘ 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	✘ Not covered	✔ Waiting period of 10 months	✔ Waiting period of 10 months
New-born care	✘ 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	✘ 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
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
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Outpatient treatment			
Consultations (including pathology, radiology, computed tomography, magnetic resonance imaging, positron emission tomography and palliative medicine)	✓	✓	✓
Chemotherapy, oncological drugs and treatment	✓	✓	✓
Health Checks	✗ Not covered	✓ up to 250 EUR	✓ up to 500 EUR
Maternity care and childbirth, services of a mid-wife or obstetric nurse	✗ 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	✗ 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	✗ Not covered	✓ provided that we have agreed in writing to pay benefits before treatment commences	✓ if pre-approved Waiting period of 10 months
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	✓





Benefits	Essential	Special	Exclusive
Outpatient treatment (cont.)			
Outpatient psychotherapy	✘ 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	✘ Not covered	✔ to 10 sessions	✔
Therapeutic aids and appliances	✔ up to 750 EUR	✔ up to 1,000 EUR	✔
Vaccinations and immunization	✘ Not covered	✔ up to 250 EUR	✔
Vision aids, including an eye test	✘ Not covered	✔ up to 150 EUR	✔ up to 250 EUR
Transport to the nearest suitable hospital for initial treatment following an accident or an emergency	✔	✔	✔
Infertility treatment of a hospital stay	✘ Not covered	✔ 50% Up to €7,500 for each insured couple, per lifetime Waiting period of 24 months	✔ 50% Up to €7,500 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	✘ Not covered	✔	✔
X-rays	✘ Not covered	✔	✔
Scale-and-polish cleaning	✘ 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	✘ Not covered	✔	✔
Dental treatment after an accident	✘ Not covered	✔	✔



Benefits	Essential	Special	Exclusive
Major dental services	✘ 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)	✘ Not covered	✓	✓
Implants	✘ 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	✘ Not covered	✓	✓
Dental laboratory work and materials	✘ Not covered	✓	✓
Treatment plan	✘ Not covered	✓	✓
Dental treatment after an accident	✘ 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
Additional Assistance			
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)	✓	✓	✓



Foyer Global Health In brief

Foyer Global Health – specialised on international health insurance, a brand by Luxembourg's leading insurer Foyer Group.

Our Service: high-quality insurance cover in each of our plans, online services for quick and easy communication, optimal client service by highly specialised and qualified staff 24/7

Flexible group insurance solutions/ business models

Comprehensive insurance cover for inpatient, outpatient and dental treatments in 3 combined in three product packages: Essential, Special, and Exclusive

Quick and high-quality help worldwide by our international and well experienced medical assistance



**For further information regarding
international health insurance**

visit our website:

www.foyerglobalhealth.com

Or give us a call:

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