

# Hospicare Flexible

Comprehensive and flexible  
hospitalisation insurance  
in Belgium and further afield.

With Hospicare Flexible, you can design your healthcare plan to fit your employees' needs and your budget. If you top up this prized product and turn it into one of the most comprehensive plans on the market, you'll really stand out as a top employer.

Supporter of your life



# The covers you can count on with Hospicare Flexible



## During a hospital stay

While hospitalised for an illness, an accident, pregnancy or childbirth, your employees will be able to focus on their recovery without worrying about their finances.

- Inpatient room and board (in all hospitals in Belgium)
- Day-case admissions
- Medi-Assistance third-party payer system: no need for your employees to advance any funds whatsoever – we'll settle the bill with the hospital directly.
- Doctors' fees (unlimited coverage)
- Prescription medication, diagnostic examinations and treatments
- Prosthetics, implants, orthopaedic devices
- Room and board for one of the parents throughout their insured child's hospital stay (costs of meals of the parent staying with the child are not covered)
- Fertility treatments eligible for medically assisted reproduction treatments insofar as legal intervention is provided for
- Palliative care in a hospital setting
- **Also outside a hospital setting**
  - > In-office cataract surgery (max. €600 per eye)
  - > Urgent medical transportation
  - > Flat rate for home birth (€620)

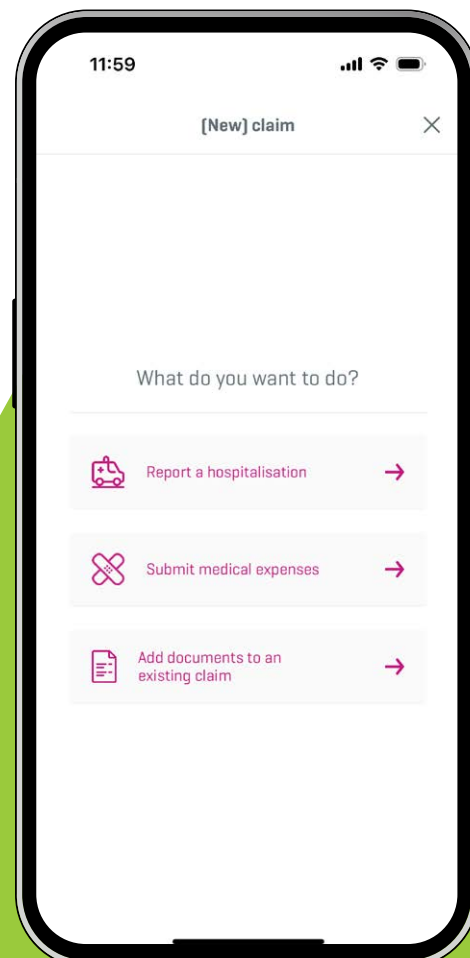


## Before and after a hospital stay

Medical treatment isn't confined to a hospital stay. Diagnostic examinations before and after an inpatient stay can quickly add up to a hefty sum. This is why Hospicare Flexible also covers outpatient care expenses: up to one month prior to admission and three months post-discharge.

The following expenses will be covered in full:

- Prescription medication eligible for statutory compensation
- Doctors' appointments
- Physiotherapy
- Diagnostic examinations





VERY  
EXTENSIVE



## Critical illnesses

Cancer, HIV/AIDS, diabetes, Alzheimer's, Parkinson's, cystic fibrosis... a critical illness means big medical bills, often for very long periods of time. With Hospicare Flexible, this doesn't have to put financial strain on your employees. AG covers the cost of outpatient care to treat any of 30 listed critical illnesses. No time restrictions and no maximum reimbursement cap, even if no hospital stay is required. And there's no deductible either.

The following expenses will be covered in full:

- Prescription medication eligible for statutory compensation
- Doctors' appointments
- Physiotherapy
- Diagnostic examinations
- Medical equipment rental
- ...!



## Coverage and assistance abroad

With Hospicare Flexible, there's no need for your employees to take out additional travel assistance insurance.

The very generous coverage you provide in Belgium also applies beyond our borders! Coverage can be claimed for urgent, unplanned hospital stays as well as for planned admissions. In the latter case, prior approval from the Sickness Fund is required.

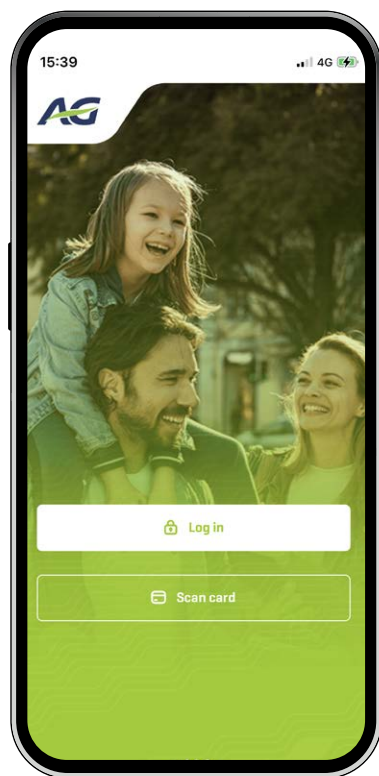
The following expenses will be covered in full:

- Local medical assistance
- Administrative organisation of the admission
- Search and rescue efforts
- Financial contributions via the third-party payer agreement
- Repatriation of the insured and other insured family members
- ...

# Top-tier service, always within reach via MyAG Employee Benefits

All your employee benefits in one convenient app, with a satisfaction score of

95%



Thanks to the app, your employees can access their insurance, medical support, and mental health care anytime, anywhere.

User-friendly, secure, and efficient.



With just a few taps, they can:

- Submit medical expenses
- Report a hospitalisation
- Check their insurance coverage
- Request insurance certificates
- Contact AG with ease



## Mental well-being: My Mind by AG



Scientifically grounded **self-care tools** and the **24/7 Safe2Talk helpline**, staffed by professional counsellors, help your employees maintain and restore their mental balance.

- Personal burnout **risk assessment**
- **Self-guided programme** to build resilience
- Valuable content on **mental well-being**
- **Safe2Talk helpline**
  - > 24/7 expert support and advice, including legal and financial guidance
  - > Confidential
  - > Independent professionals



## Access to video consultations via Doktr



Access to reliable, high-quality medical advice through the **Doktr app**:

- Video consultations with **certified Belgian GPs**
- **No appointment needed**
- Also available **abroad**
- **Prescriptions** instantly available via the app or eID
- **Medical report** for the employee's regular GP



## My discounts with AG's partners

**Exclusive discounts and advantages** with our trusted health partners to support your employees' health and well-being. All partner benefits are available directly in the app.



## Employer advantages



### Leading

You offer one of the most comprehensive solutions on the market, helping your organisation stand out.



### Forward-thinking

You respond to your employees' current and future needs. They'll notice the difference.



### Accessible

Your employees enjoy easy, practical, and financial access to high-quality care — anytime, anywhere.

## Optional covers

No one likes being sick, as it's annoying and inconvenient for your employees and their families. Want to save them money and make them as comfortable as possible when they need it most? With these additional services, you can make a real difference in their life and raise your profile as a caring employer.



### Comfort services

A hospital admission can really turn a family's daily routine upside down. Fortunately, the practical services that can be claimed via this coverage can bring relief to your employees and their families.

- Postnatal care
- Help with household chores
- Home delivery of bare necessities and essentials
- Transport to and from hospital, including for parents and/or children
- ...



### Delta, the very best protection

With this option, you provide maximum protection for your employees. This option includes:

- Doubling of the pre-admission and post-discharge periods from one to two and from three to six months [also available as a stand-alone option]
- Refunds for alternative medicine such as homeopathy, osteopathy, chiropractic, etc. [50%]
- Homeopathic remedies [50%]
- Palliative care at home or in an accredited hospice day centre

### What isn't covered?

- Medical expenses arising from an "act of gross negligence" [e.g. reckless behaviour or the use/abuse of alcohol or narcotics] are excluded from coverage.
- Non-medically necessary treatments such as cosmetic procedures, contraceptive treatments and preventive check-ups and examinations are also excluded from coverage.
- For prescription medication ineligible for statutory compensation, AG caps its refunds at 50% of the costs for the "Outpatient Care" and "Critical Illness" covers. This cap does not apply to Hospitalisation.

Before purchasing this insurance, please review the IPID document which provides clear and concise information about your future policy. This document contains general information about insurance products available through AG. The policy term will be one year, renewable by tacit agreement at the end of each policy year. You will find the exact scope of coverage in the General Terms and Conditions for these products. A non-binding quote and proposal are available free of charge from our website [www.agemployeebenefits.be](http://www.agemployeebenefits.be).

All of our insurance policies are governed and construed in accordance with the laws of Belgium. Any complaints can be sent in writing to AG's Complaint Resolution Department [tel. 02 664 02 00, [customercomplaints@aginsurance.be](mailto:customercomplaints@aginsurance.be)]. If you remain dissatisfied with the proposed solution, you may also escalate your complaint to the Insurance Ombudsman [35 square de Meeûs, 1000 Brussels, tel. 02 547 58 71, [www.ombudsman-insurance.be](http://www.ombudsman-insurance.be)].



## AG Insurance

### Management site

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#### Sud

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6000 Charleroi  
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[www.aginsurance.be](http://www.aginsurance.be)

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