

# Ambucare Flexible

Innovative solution for medical care unrelated to a hospital stay.

Ambucare Flexible creates numerous positive interactions with your employees by refunding their costs for prescription medication, eyeglasses, dental prosthetics, medical imaging and appointments with the doctor/dentist/physiotherapist. This flexible plan is the most tangible proof of your commitment to your staff members' wellbeing and purchasing power.

Supporter of your life



# The covers you can count on with Ambucare Flexible

**Your employees  
can claim back  
80% of their  
outpatient care  
expenses.**



## Dental care and dental prosthetics

- Dentists' appointments
- Medical imaging
- Orthodontic treatment and devices
- Dental prosthetics including crowns, bridges and implants
- ...

*also available  
separately as  
Dental Flex*



## Paramedical treatments (reimbursement up to 50%)

- Psychological counselling
- Consultations with a nutritionist, speech pathologist or podiatrist
- Alternative treatment methods such as osteopathy, chiropractic, acupuncture, homeopathy and homeopathic remedies



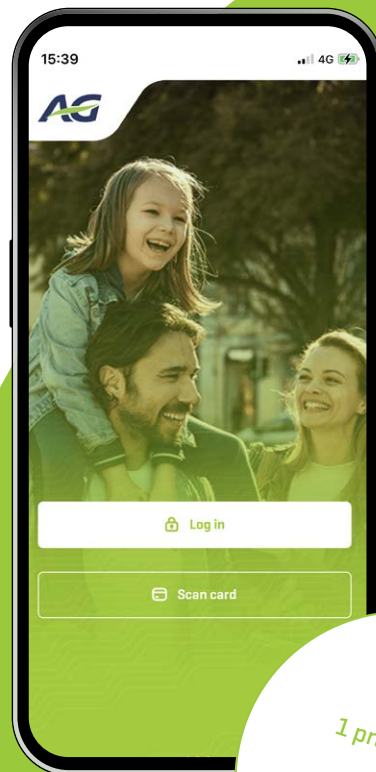
## Medical care and treatment

- Doctors' appointments (GP, specialist, minor surgery, etc.)
- Kinesitherapy, physiotherapy, nurse-administered care, etc.
- Diagnostic examinations (medical imaging, laboratory analyses, etc.)
- ...



## Pharmaceutical products, orthopaedic devices and eyewear

- Prescription medication eligible for statutory compensation, bandages, compression stockings for varicose veins, etc.
- Prosthetics and orthopaedic devices
- Eyeglasses, contact lenses, hearing aids, etc.
- Orthopaedic insoles, crutches, etc.
- Eyeglass frames
- ...



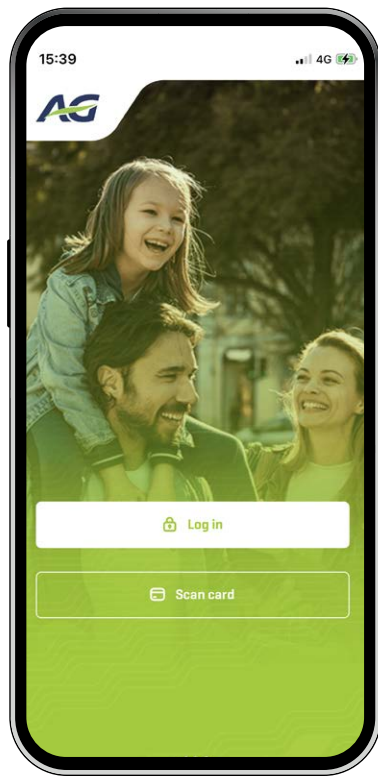
*easily  
accessible  
online via  
1 practical app*



# 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



## Video consultations via Doktr



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

- Video consultations with **certified Belgian GPs**
- **Reimbursement equal to the co-payment** for a physical consultation recognised in Belgium
- **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.

## Flexible by design

**You choose** between 3 different deductibles:

- EUR 0,
- EUR 75
- or EUR 125.

**You set** the maximum reimbursement cap:

- EUR 500,
- EUR 1,250
- or EUR 2,500.

### 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.
- Note that general caps and reimbursement rates will apply.

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 insurances 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

#### Noord

Berchemstadionstraat 70  
2600 Berchem  
Tel. +32[0]3 218 31 11

#### Sud

Boulevard Tirou 185  
6000 Charleroi  
Tel. +32[0]71 27 62 11

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

**AG Insurance** [abbreviated AG] SA/NV – 53 blvd E. Jacquemain, 1000 Brussels – [www.aginsurance.be](http://www.aginsurance.be) – [info@aginsurance.be](mailto:info@aginsurance.be) – IBAN: BE13 2100 0007 6339 – BIC: GEBABEBB  
RPM/RPR Brussels – VAT BE 0404.494.849 – Belgian insurance company licensed under code 0079, under the supervision of the National Bank of Belgium,  
14 blvd de Berlaimont, 1000 Brussels