

Dental Flex

Comprehensive dental insurance
with benefits you can count on.

For a modest average annual cost, you can design an attractive dental care plan that will fit your budget and the needs of your staff.

Supporter of your life



Dental Flex covers

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



Dental treatments



Dental x-rays



Preventive treatments



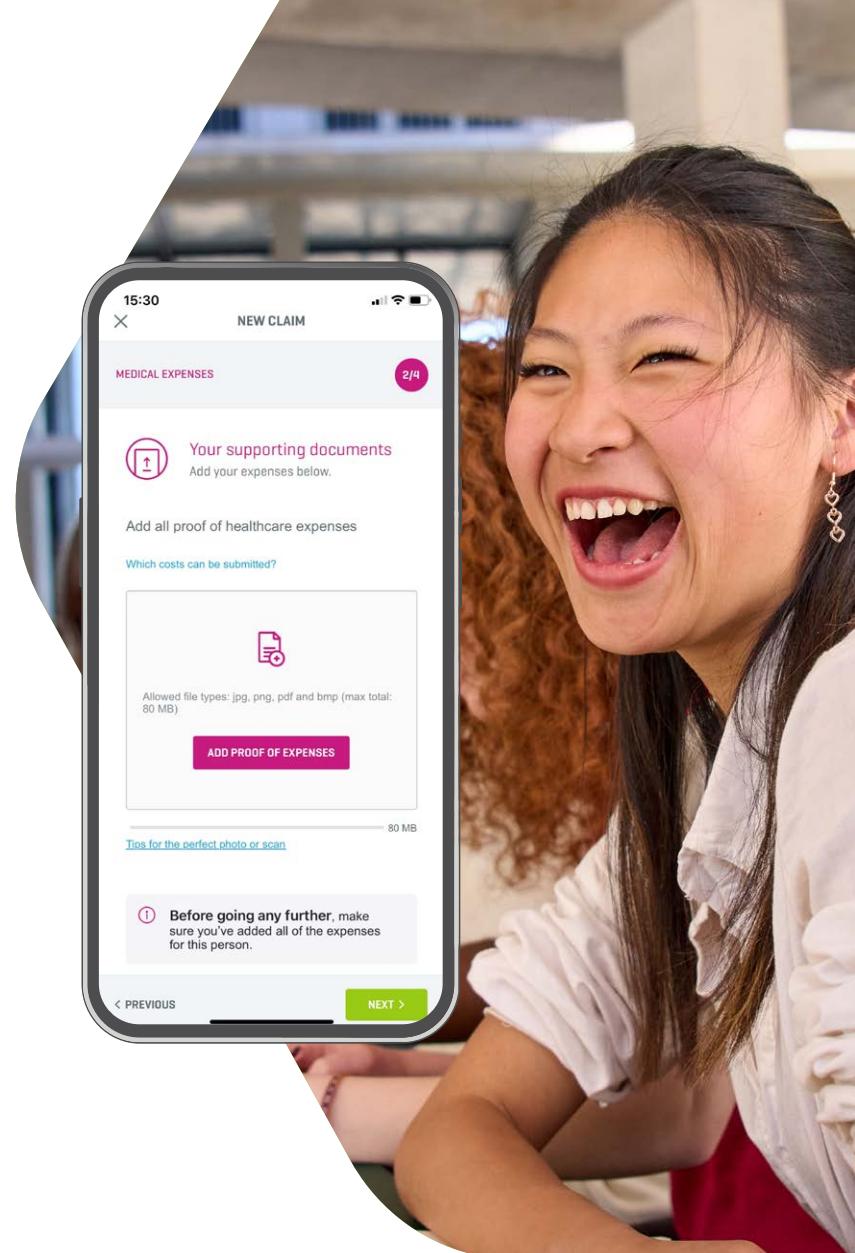
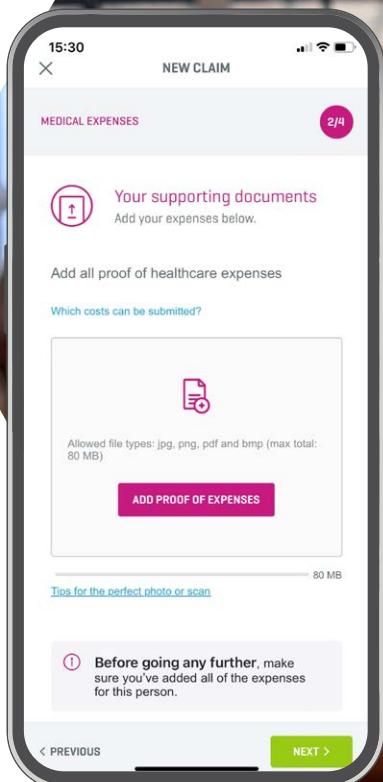
Tooth extractions



Check-ups and preventative maintenance



Orthodontic devices



Dental prosthetics



Bridges



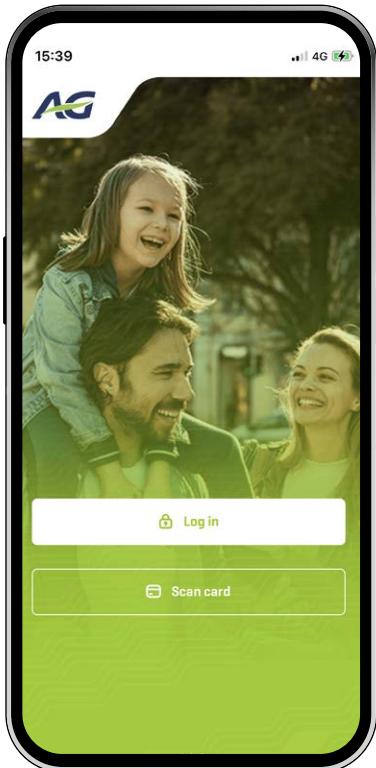
Crowns



Implants

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

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



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



mind
Partner of

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.

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.agemployeefbenefits.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]. 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].



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

AG Insurance [abbreviated AG] SA/NV - 53 Blvd E. Jacqmain, 1000 Brussels - www.aginsurance.be - 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