

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.



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
- ...



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



easily accessible online via 1 practical app



Innovative healthcare services

Ambucare Flexible also includes several **healthcare services** designed to meet your employees' needs for quality care and convenience. They are readily accessible via the MyAG Employee Benefits app.



MY MIND by AG - mental health-services



MY MIND by AG will give your staff members the tools they need to take good care of their mental wellbeing. Scientifically proven **self-care tools** and the **24/7 Safe2Talk** helpline staffed by professional **counsellors** will help them restore and maintain balance in their life.

- Personal burnout **risk assessment**
- **Information** on specific mental health topics
- **Self-learning programme**
- **Safe2Talk 24/7 helpline**
 - > Immediate help and advice
 - > Confidential
 - > Independent consultants
 - > Referrals to other qualified practitioners



MY CARE by AG - telehealth services



MY CARE by AG will give your staff members online access to **reliable, high quality medical advice**. With **Doktr**, a **telemedicine app** that collaborates closely with Sickness Funds and general practitioners, they can easily schedule a video consultation with a qualified GP in between their work and personal commitments. Convenience and efficiency, for you and for them.

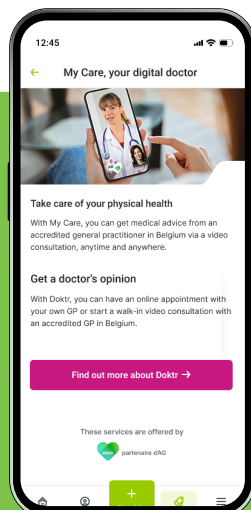
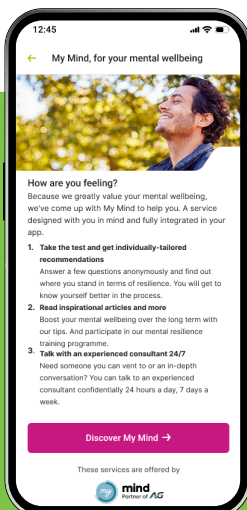
- **Convenient and immediate access** to a general practitioner
- **Prescriptions for medication** available immediately in the app or via eID
- **Report** sent to the patient's own GP



MY BENEFITS via AG's partners

Finally, with **MY BENEFITS via AG's partners**, your staff members will be entitled to **exclusive discounts and privileges** with our quality healthcare partners, boosting their overall health and wellbeing.

Your employees will find all of our partners and their advantages in their app.



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. 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). 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, fax 02 547 59 75, www.ombudsman.as).



AG Insurance

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