# Terms of use

## MyAG Employee Benefits

### Modifications

The changes compared to the previous version (November 2024) are:

- Adjustment of certain terms (e.g. 'pension overview' instead of 'pension statement');
- Addition of the possibility to declare a disability on MyAG Employee Benefits in the context of an occupational guaranteed income insurance;
- Where applicable, the addition of an access button in MyAG Employee Benefits to the My AG platform, where the user can consult their private insurance contracts;
- Clarification regarding the liability related to the use of this platform.

We recommend reading the amended terms in full.

# Terms of use MyAG Employee Benefits

MyAG Employee Benefits is a secure website and app that offers you an overview of your supplementary pension and your corporate-sponsored healthcare insurance with AG, where amongst others you can find information about these coverages and consult your pension overview. But thanks to MyAG Employee Benefits you can also easily declare your hospitalization and disability or submit medical expenses. Where applicable, this also applies if you are not the primary insured and are entitled to one of these covers through your spouse/domestic partner/parents.

These terms of use describe the conditions under which you have access to and may use MyAG Employee Benefits.

## Who operates MyAG Employee Benefits?

MyAG Employee Benefits is controlled and operated by AG Insurance NV/SA, a company incorporated under Belgian law, headquartered at 53 boulevard Emile Jacqmain in 1000 Brussels and duly registered in the Central Enterprise Databank 3 under number 0404.494.849 (hereinafter referred to as "AG" or "we").

You can also contact us at the following e-mail address: myageb@aginsurance.be.

## Access to MyAG Employee Benefits

MyAG Employee Benefits is only accessible to persons who benefit from a supplementary pension (and a death coverage, if any) and/or corporate-sponsored healthcare insurance, subscribed by their employer with AG.

### Registration and log in

Prior registration is required for access to MyAG Employee Benefits. When registering, we ask you to accept these terms of use.

If you don't accept these terms of use, you will not be able to access MyAG Employee Benefits. However, this has no influence whatsoever on the performance of your corporate-sponsored insurance (supplementary pension, death, healthcare and/or disability) that will be continued outside this digital platform. For example, you can request to receive your pension overview on paper or choose to declare your hospitalization, disability or your medical expenses by regular mail.

You may choose any of several options to register securely on MyAG Employee Benefits via:

- your electronic identity card ("e-ID"). To do so, you will need to install an e-ID card reader, insert your e-ID card and input the associated PIN code. You will then be prompted to enter your e-mail address and mobile phone number. Once we have this data, you will subsequently be able to log in to MyAG Employee Benefits securely without your e-ID;
- Itsme®. To do so, you will need to install Itsme®. Using your Itsme® account, you will then be able to register on MyAG Employee Benefits.
- IDNow. If you do not have a Belgian identity card, you must follow the registration procedure via our partner IDNow.

Once you have successfully registered on MyAG Employee Benefits, you will be able to log in securely using:

your e-ID. Note that this option is only available if you initially registered via your e-ID or Itsme®;

SMS: Once you enter your mobile phone number, you will receive a text message containing a personal code. This is the code you will need to input in order to log in to MyAG Employee Benefits;

Itsme®: using your Itsme® account.

When registering, you will be prompted to input certain personal data, in accordance with the Privacy Notice of MyAG Employee Benefits.

The personal data that you must provide when registering or logging in is only processed by AG in order to identify and authenticate you (to be sure that it is you). However, we may also obtain this data for other purposes, for example if you have provided us with your telephone number as contact information in the context of the performance of your supplementary pension or corporate-sponsored health insurance.

If you identify yourself by means of your electronic identification card, you accept that AG registers your name, surname, date of birth, address, number of your identity card and national register number and this for the purpose of your identification during your first registration and when you want to log in afterwards.

### MyAG Employee Benefits helpdesk

For support with registration or logging in, you can consult the chatbot or contact the MyAG Employee Benefits Helpdesk.

The MyAG Employee Benefits Helpdesk can be reached during normal office hours by telephone (+32 2 664 07 00) or e-mail (AGSupport@aginsurance.be).

## Use of MyAG Employee Benefits

All use of MyAG Employee Benefits is subject to these terms of use. The terms of use can be consulted on each page of MyAG Employee Benefits.

It is your responsibility to ensure you have taken all technical and other measures to use MyAG Employee Benefits. You are responsible for configuring your information technology, software and platform to have access to MyAG Employee Benefits, and it is required to install an antivirus software.

You may not do anything that might jeopardise the security of the website. The following are considered as security breaches:

- Using MyAG Employee Benefits in a unlawful or fraudulent way, or in disrespect of these terms of use;
- Using or attempting to use your access rights to circumvent, disable or otherwise interfere with the security-related features of MyAG Employee Benefits without valid autorisation;
- Posting or attempting to post any information that contains viruses, Trojan horses, worms, time bombs, spyware, adware or other maleficent software that are intended to impair, harm or disrupt MyAG Employee Benefits or IT-software or hardware;
- Interfering with, intercepting or otherwise attempting to obtain systems resources, data or any information, or any attempt hereto.

Your identification data to access MyAG Employee Benefits are strictly personal and confidential.

AG reserves the right to suspend or terminate your access to MyAG Employee Benefits at any time, with no advance notice or compensation if we believe that you violated any provision of our terms of use. AG may also terminate or refuse access to the services of third parties at any time.

AG takes the utmost care in the development of MyAG Employee Benefits and strives for continuity of service. However, AG may interrupt it without compensation for the maintenance of devices or software or to install new versions of the software, provided that the interruption does not last longer than is strictly necessary.

### Activation and use of the My Healthcare Card

AG is a member of Assurpharma, the network that allows pharmacists and insurers to exchange electronic data for the purpose of streamlining and expediting the reimbursement of pharmacy costs covered by supplementary insurance.

If you have a My Healthcare Card, you have to hand the card to the pharmacist to scan it in order to receive reimbursement of your covered pharmacy costs. The My Healthcare Card is either a physical card, either a digital card via the app, that identifies you and AG in a unique way.

By showing the card to the pharmacist and after scanning the barcode, the pharmacy receipts "BVAC" (*Bijkomende Verzekeringen/ Assurances Complémentaires*) will automatically be transferred to AG via the secure network of Assurpharma. AG can then refund the covered pharmacy costs. Thus, thanks to the My Healthcare Card, you no longer need to send your pharmacy receipts to AG. Note that the card was not designed to be a third-party payment gateway – you will still have to pay for your pharmacy costs upfront.

### Use of the card

- Your card features a personal identifier and is strictly for personal use. The card can only be used for prescription medication. The name on the card must match the name on the prescription.
- The card must be activated before use. The card has to be activated via MyAG Employee Benefits (website or app). By activating the card, you provide us in advance the personal data that are needed for the refund of your covered pharmacy costs. You are responsible for inputting this information and keeping it up to date. If there are any changes (e.g. a new bank account number), you – and not AG– will be responsible for ensuring payment is sent to the right bank account.
- Any changes in your personal data will not be sent to your employer automatically. It is your responsibility to notify your employer of any changes.
- Only the primary insured will have the authority to activate cards for minor children and will serve as the data administrator for these minor children. In case of two primary insureds, the insured of the oldest contract will serve as data administrator.
- If you lose your card, you can contact us and request a replacement via servicecenterhc@aginsurance.be. In the meantime, you're still fully covered!
- Your card can only be used at the pharmacy, not at the doctor's office or any other medical centre.

If you do not activate your card, we will be unable to reimburse your covered pharmacy costs via MyAG Employee Benefits or communicate with you (because we don't have the data to do so). Your card will work at the pharmacy, but we will not be able to issue any refunds. You will have to save your pharmacy receipts and send them to us the old-fashioned way.

## Content of MyAG Employee Benefits

The content found on or via MyAG Employee Benefits is for informational purposes only and is general or personal in nature. If necessary, the exact scope of the cover is specified in the contractual conditions of your supplementary pension and/or corporate-sponsored healthcare insurance.

AG carefully reviews the content of MyAG Employee Benefits on a regular basis to ensure that all information is accurate, current and complete. However, despite our efforts, it is possible that some of this information may be incomplete, inaccurate or outdated. AG makes no representation or warranty of any kind with respect to the nature or content of the information available on MyAG Employee Benefits.

AG is not responsible for the inaccuracy or incompleteness of information on or via MyAG Employee Benefits provided by third parties. As some of the content on MyAG Employee Benefits has been provided by your employer/sector, AG will neither accept no responsibility or liability whatsoever for this information.

Based on the data known to AG and, where applicable, an access button is provided in MyAG Employee Benefits to the My AG platform, where the user can consult their private insurance contracts and to which the Terms of Use of My AG apply.

### Content that you post online

If you have the option to post certain documents or information online (for example, to file a claim), you may only do so in moderation and with caution.

You guarantee that all information submitted online is accurate, relevant and up-to-date.

It is forbidden to use MyAG Employee Benefits to disseminate content that is or may be illegal, inappropriate, obscene or defamatory, that violates the rights of third parties (i.e. invades another's privacy or infringes copyright), or that is harmful to third parties in any way.

It is also forbidden to post content or information online for the purpose of disrupting or interfering with the security of, or otherwise causing harm to, MyAG Employee Benefits or the systems resources, in accordance with the other provisions of these terms of use.

## Liability

Nothing in these terms of use should be construed as limiting or waiving AG's liability, which cannot be excluded or limited by any statutory provision, including fraud, willful misconduct, serious misconduct or where any misconduct affects the life or physical integrity of a person.

To the full extent permitted by applicable laws, AG will accept no liability for any direct or indirect damage with respect to your use of MyAG Employee Benefits. Within the limits of the law, AG cannot be held liable for damages you suffer as a result of using third party services that you access through MyAG Employee Benefits.

AG cannot be held liable for the content of third party websites/applications to which MyAG Employee Benefits may direct you. Third party websites/applications, including their content, use, terms of use and privacy conditions, are the sole responsibility of their authors. AG can neither be held liable for any costs that third parties may charge you for using their websites/applications.

Any links that contain illegal content or promote illegal activities will be removed as soon as AG becomes aware of them.

AG cannot be held liable for any damage caused by temporary or permanent interruptions in service in MyAG Employee Benefits or its content (including the loss of outgoing or incoming data) caused by technical difficulties, computer viruses, network issues or other factors outside of AG's control.

To the extent permitted by law, users of the platform waive any claim based on the personal liability (contractual or extra-contractual) of the auxiliaries and employees of AG and its affiliated companies (including members of staff, as well as members of the administrative body, members of the management committee, members of the daily management body and their respective permanent representatives).

## Intellectual property rights

Any and all intellectual property rights associated with MyAG Employee Benefits and its contents (especially images, logos and texts) are the sole property of AG and protected by copyright. AG retains all intellectual property rights regarding MyAG Employee Benefits. Unless otherwise agreed in writing, nothing on MyAG Employee Benefits will be deemed to confer on any person any license or right to use such images, logos, texts, etc. You may not exploit or reproduce any part of MyAG Employee Benefits in any material form, other than as required during your visit to MyAG Employee Benefits, without obtaining prior written consent from AG. Any questions regarding this should be directed to myageb@aginsurance.be.

## Logs

We must be able to show logs and records of electronic messages, connections, operations on the network and transactions between you and us, which we will save in electronic form. Insofar as authorised under the applicable legislation, you accept the validity of these logs and agree that we may use such logs as evidence in the event of any dispute(s) between us. The foregoing does not prevent you from submitting your own evidence via any of the legally admissible methods.

### Electronic signature

The following electronic signature methods are offered on MyAG Employee Benefits:

- e-ID;
- SMS One Time Password ("SMS OTP");
- Itsme®.

In using MyAG Employee Benefits, you agree that these electronic signature methods may be used to enter into binding financial and legal transactions. In using one of these electronic signature methods on MyAG Employee Benefits, you agree that your electronic signature is the legal equivalent of your manual signature, also with respect to third parties in cases where your liability may be incurred.

### Transaction confirmations

For certain transactions, no signature will be required, such as changing your selected funds or risk cover options (insofar as your supplementary pension plan allows you to do so). For security reasons, you may be prompted in some cases to confirm the requested types of transactions. Confirmation of the transactions can be provided via e-ID, SMS OTP or Itsme®. In using MyAG Employee Benefits, you accept these offered methods.

## Privacy Notice

AG collects and processes your personal data in connection with MyAG Employee Benefits in accordance with the Privacy Notice of MyAG Employee Benefits.

## Cookie Policy

MyAG Employee Benefits uses cookies, as described in our Cookie Policy.

## Changes in terms of use

AG reserves the right to modify at any time these terms of use in order to comply with the applicable legislation or to adapt the terms of use to the changes to the website or application. In the latter case, we undertake to inform you of the modifications via the website, application or other usual channels of communication and, if necessary, to obtain your consent.

## Severability

In the event that any term or condition of these terms of use is not fully enforceable or valid for any reason, such term(s) or condition(s) will be severable from the remaining terms of use. The remaining terms of use will not be affected by such unenforceability or invalidity and will remain enforceable and applicable.

## Applicable law and jurisdiction

These terms of use will be governed and construed in accordance with the laws of Belgium. Any disputes involving MyAG Employee Benefits, the contents or the use thereof will fall under the exclusive jurisdiction of the Courts of Brussels.

## Contact

For more information about the website or its contents, you can contact us by e-mail at myageb@aginsurance.be.

0079-8467931E-17062026