

régime commun

THE BASIC PACKAGE



The RÉGIME COMMUN is our basic package. It covers the most common, vital services, such as surgery, hospital stays, medical and dental fees, as well as, for example, consultations with a physiotherapist, osteopath, or chiropractor.

In addition, this package includes 24/7 worldwide medical assistance and holiday cancellation coverage.

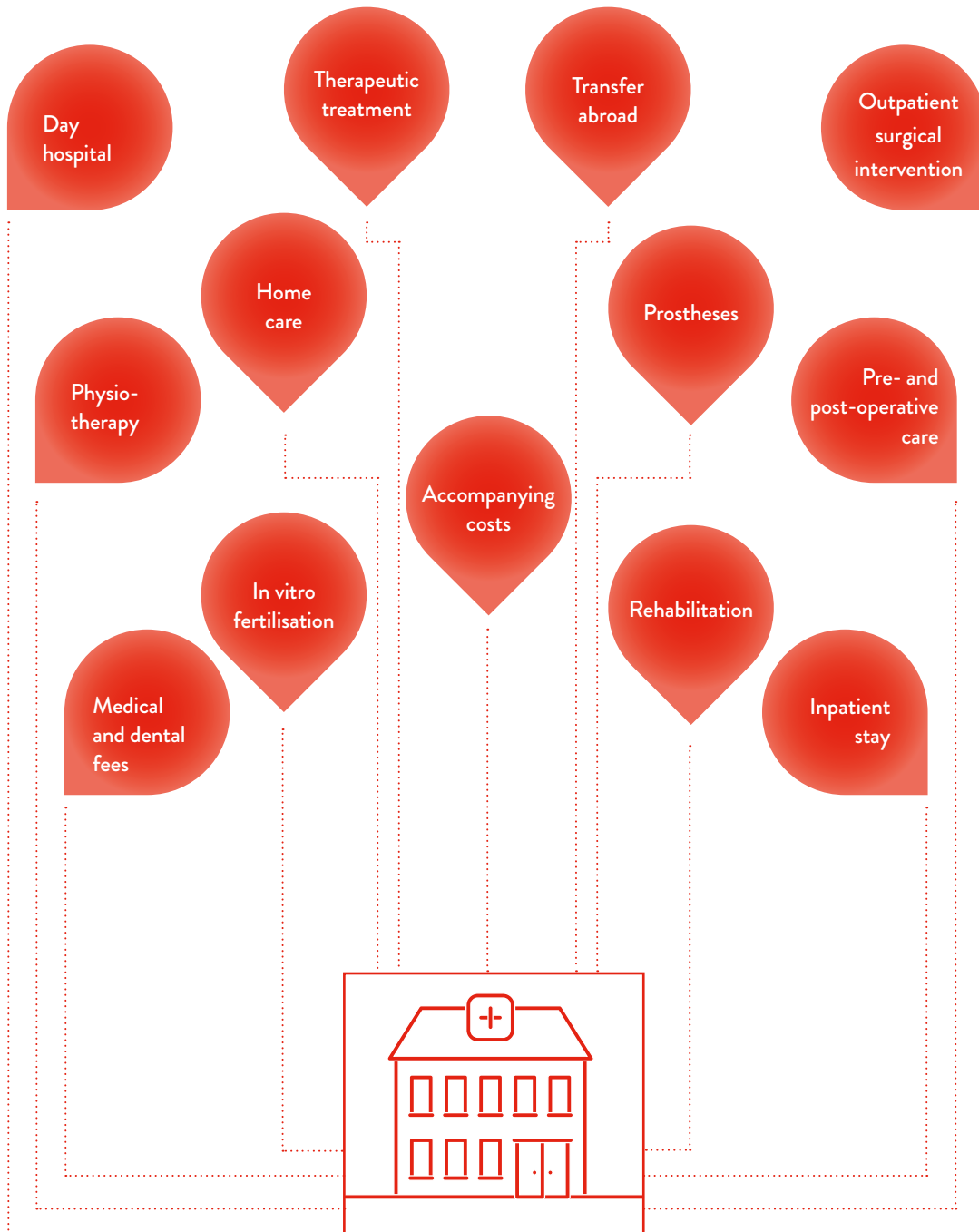
Here you will find a non-exhaustive list of the services included in our basic package, the RÉGIME COMMUN.

The complete list of our services and conditions can be found in the Statutes brochure, available on our website cmcm.lu, under “publications”.



HOSPITALISATION

benefits



For more details and conditions on our services, please refer to our statutes, which are the only authoritative document. You will find the brochure Statutes on our website cncm.lu, under "publications".



Good to know

With **PRESTAPLUS**, the costs of a first-class room (if available) are covered, regardless of the type of stay or intervention.

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Hospitalisation and medical fees **IN LUXEMBOURG**

Whether it's for an **outpatient procedure**, a **hospital stay** or a **day hospital**, the CMCM covers additional costs that are not covered by the Caisse Nationale de Santé. This includes hospitalisation costs as well as medical and dental fees.

In the event of serious medical treatment or surgery, this package even covers the additional costs for a first-class room.

ACCOMPANYING COSTS are covered in the following cases:

- Serious surgery or serious medical treatment
- Hospitalisation of a child under 18
- Hospitalisation of family member at the end of their life
- Childbirth

IN VITRO FERTILISATION TREATMENT

The CMCM will contribute to medical and other related costs up to a maximum of €650 per session, regardless of the technique used.

PROSTHESES

The CMCM contributes to the cost of **internal and external prostheses** up to a maximum of €600. Following chemotherapy or radiotherapy, or in cases of Alopecia Areata, the cost of a **wig** authorized by the member's health insurance is also covered up to a maximum of €200.

The CMCM also reimburses the costs of **hearing aids** authorised by the member's health insurance up to a maximum of €200 per device.

POST-OPERATIVE CARE

The CMCM contributes to the costs of re-education and functional **rehabilitation** in a specialised centre.

It will also reimburse any costs for **medicine** and **physiotherapy** that are not covered by the member's health insurance.

The CMCM will also cover any **home care** costs that are not already covered by health insurance.

CURES - APPROVED BY THE MEMBER'S HEALTH INSURANCE

Our contribution

- Following **surgery or serious medical intervention**: The CMCM will cover the costs of approved cures that are not already covered by the member's health insurance.
- **Treatment for pathological obesity**: The CMCM will cover the outstanding costs of one treatment per member.
- Follow-up treatment after **bariatric surgery**: The CMCM will cover the outstanding costs up to 20% of the official rate of Luxembourg Social Security.

Transfer to a SPECIALIST ABROAD

In the event of a transfer abroad, our members have two options for reimbursement:

Third-party reimbursement – In medical establishments approved by the CMCM in France, Germany and Belgium, we offer direct handling of costs for investigation, medical intervention, operations, hospitalisation and other related costs.

Member reimbursement - For hospital establishments not covered by the CMCM, the costs of medical and surgical treatment must be paid by members themselves. The member will then be reimbursed by the CMCM. This services covered by this method include hospitalisation costs, medical fees and other related costs.



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