

RÉGIME COMMUN

The basic package



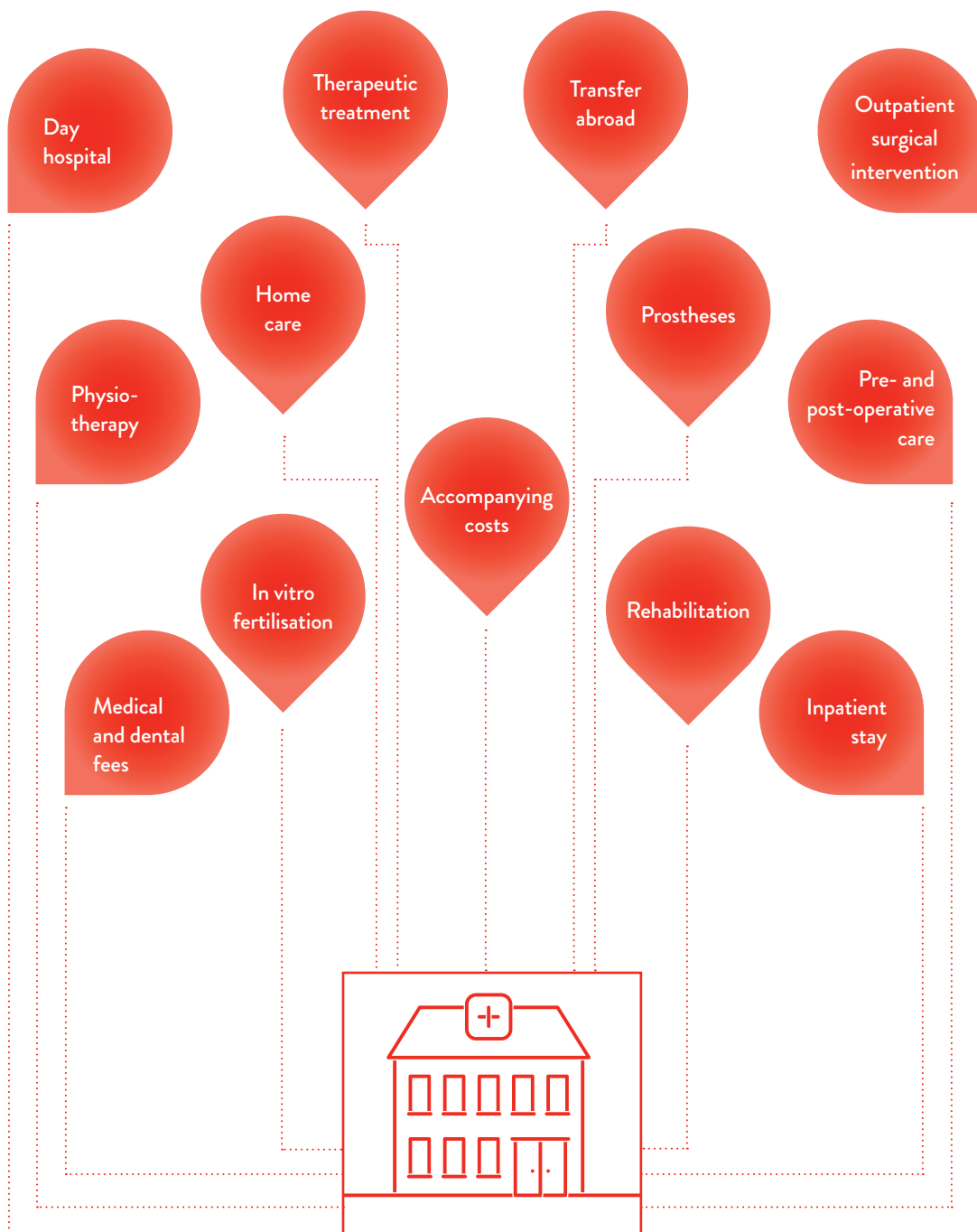
The RÉGIME COMMUN is our basic package. It covers the most common, vital services, such as surgery, hospital stays, medical and dental fees, as well as, for example, consultations with a physiotherapist, osteopath, or chiropractor.

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.

HOSPITALISATION

benefits





Good to know

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

More details on p. 18

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

Here are some examples of covered expenses / benefits:

- 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. Services covered by this method include hospitalisation costs, medical fees and other related costs.





Good to know

PRESTAPLUS includes additional benefits, such as a first-class room, regardless of the type of operation, and higher reimbursements for consultations by a certified osteopath, chiropractor or cardiologist.

More details on p. 18

PREVENTIVE *medicine*

ORTHOPAEDIC FOOTWEAR

If authorised by health insurance: reimbursement up to a maximum of €100.

MEDICAL ANALYSES & VACCINATIONS

Coverage of certain costs for the following tests and vaccinations:

- maternal blood test for the prenatal detection of foetal aneuploidy (Trisomies 13, 18, 21);
- maternal blood test for foetal RHD genotyping;
- Omega 3 index calculation for assessing cardiovascular risk;
- Lp-PLA2 for assessing cardiovascular risk;
- iFOBT blood test (immunological screening for colorectal cancer);
- vaccination against Hepatitis A or B.
- toxoplasmosis screening during pregnancy

DIETETIC TREATMENT

CMCM contributes towards the remaining costs of dietician consultations, duly authorised by the health insurance scheme, up to a maximum of €100 per calendar year.

CONSULTATIONS BY CERTIFIED OSTEOPATH OR CHIROPRACTOR

Reimbursement up to a maximum of €50 per calendar year, per practitioner.

CARDIOLOGY - PHYSICAL PERFORMANCE TEST :

The CMCM will contribute to the cost of a physical performance test authorised by the member's health insurance up to a maximum of €15 per calendar year.

DENTAL *care*

The CMCM offers reimbursement for the costs of certain medical-dental treatments that are not already covered by the member's health insurance up to 100% of the official rate. These treatments include:

- Dental extractions and surgery
- Local and regional anaesthesia
- Scaling
- Orthodontics for children under 17

Flat-rate contribution

The CMCM offers flat-rate contributions for:

- Crowns
- Implants
- Removable prostheses



Good to know

Frequent visits to your dentist
or ophthalmologist?

Then opt for the PRESTAPLUS and
DENTA & OPTIPLUS
optional guarantee.

More details on p. 22





24/7 medical assistance AROUND THE WORLD

AUTOMATICALLY INCLUDED IN THE BASIC PACKAGE

With the basic package, each member automatically benefits from 24/7 worldwide medical assistance, which can be used in the event of sudden illness or accident while travelling abroad.

Included:

- **Hospitalisation costs** up to €100.000 per member/incident;
- **Unlimited repatriation** by the most appropriate means and coverage of costs;
- In the event of an **emergency advice** abroad, coverage of any costs not already covered by the member's health insurance up to a maximum of €2.500 per member/year;
- **Unlimited coverage of transport by ambulance, helicopter or medical aircraft** and emergency response, including in ski areas and other difficult-to-access locations;
- In the **event of a member's death**, all formalities and costs related to the transport of the body to its final resting place in the Grand Duchy of Luxembourg or in a neighbouring country, are covered. In the event of the death of a loved one, the CMCM provides members travelling abroad with a train or plane ticket to attend the funeral.



NEED TO CANCEL YOUR TRIP?

If a member has to cancel a trip due to a significant medical reason, the CMCM will help reimburse the costs up to a maximum of €1.500 per member/trip, with no annual limit.

Our partners:



For travel cancellation protection, we partner with Baloise Assurances.



For repatriation, we partner with IMA Group.