

## Basic Health Insurance + Aon's Global Health Supplement (AGHS)

The Basic health insurance with the supplementary insurance Aon's Global Health Supplement is designed for people who are temporarily residing abroad. This overview gives product information on this insurance. On your policy you can see which insurances you have purchased.

For each insurance you have purchased you will receive a policy with the terms and conditions that apply to this insurance and an insurance card. This product information is intended to give you a general impression of the insurance coverage.

### Basic Health Insurance with Aon's Global Health Supplement

This combination of insurances offers you comprehensive coverage for medical costs such as the costs of hospital admission, non-clinical medical-specialist care, obstetric and maternity care, medication, rehabilitation, organ transplants, alternative medicine, physiotherapy, dental coverage for children to the age of 18 and preventative examinations. In addition to the 'standard' medical coverage, you are also insured for numerous extras such as prescription lenses for glasses and contact lenses, costs of vaccinations and medications in connection with a travel abroad, extra travel and accommodation costs in connection with medical treatment outside of your area of residence and telecommunications costs. The Basic health insurance with Aon's Global Health Supplement is valid worldwide. If a medical treatment is not possible in the country where you are staying and the treatment cannot be postponed, then this insurance also offers coverage for the costs of evacuation or even repatriation to the home country. Repatriation in connection with giving birth, without being based on medical necessity, is also insured. In the terms and conditions you will find an extensive overview of which medical costs are reimbursed.

### Emergency Aid organisations

Under your Aon health insurance policy, you are eligible for a package of services provided by the emergency aid organization. Your Aons health insurance policy covers some of the following services:

- Medical Advice
- Medical Referrals
- Medical Evacuation and Repatriation
- Return of Minor Children
- Personal Service
- Outpatient Case Management  
(applies only to insured persons outside the USA)
- Inpatient Case Management
- Delivery of Medications & Medical Equipment
- Emergency Message Service
- Advance Payment for Essential Financial Support
- Repatriation of Human Remains Co-Travellers

In the event of hospitalisation, you are required to contact: Aon Alarm Centre in advance (available 24/7). Note: this applies to all countries except the USA.

If you need to visit a healthcare provider in the United States, you are required to contact GMMI (available 24/7).

### Aon's Comfort Class Insurance

This insurance reimburses the costs of a one or two-person room in case of admission to hospital.



## Supplementary Dental Costs Coverage

You can also purchase supplementary dental cost coverage in combination with the Basic health insurance and Aon's Global Health Supplement. The costs of treatment by a dentist or dental hygienist are then covered up to a maximum of 75% or 100% of the (legally) fixed rates. This is pending on the treatment. You can choose from three different insured amounts.

## Premium

The premium for the Basic health insurance is the same for everyone. The premium for Aon's Global Health Supplement depends on a number of factors, such as the age of the persons to be insured, supplementary Comfort Class coverage or supplementary dental coverage. The country of residence and the excess chosen can also affect the premium.

## Voluntary Excess/Basic Health Insurance

Adults are subject to statutory voluntary excess of EUR 375 per calendar year.

This excess does not apply to care provided by General Practitioners (GPs), maternity care or natal care.

In addition, insured persons aged 18 and older can choose additional, voluntary excess of EUR 100, 200, 300, 400 or 500 per person per calendar year.

## Claims Handling

Your claims will be handled by Aevitae. Depending on agreements with the insurer, however, a claim may also be directly handled by the insurance company. You will be informed if this is the case.

## Want to know more?

Send an email to [ipm@aonhewitt.com](mailto:ipm@aonhewitt.com) or contact us during Dutch office hours by telephone at **+31 (0)10 448 82 00**

## Disclaimer

If the text above deviates from what is stipulated in the policy terms and conditions, then the policy terms and conditions prevail.