



International Expat Insurance Package

Benefit Overview update January 2025

Main Features

Comprehensive Medical Plan

- ▶ Medical expense benefits up to €3,000,000 | \$3,750,000
- ▶ Worldwide coverage excluding USA
- ▶ Multilingual Client Service Team available 24/7
- ▶ Online member portal
- ▶ Free choice of medical providers
- ▶ Direct settlement of invoices for inpatient treatment
- ▶ Worldwide network of hospitals and over 59,000 providers

Assistance and repatriation

- ▶ Emergency medical evacuation and repatriation
- ▶ Dispatch of medication
- ▶ Family member visit in the event of hospitalisation
- ▶ Medical assistance telephone hotline available 24/7

Your Henner Services

- ▶ Claim reimbursements within 72 hours
- ▶ Emails responded to within 2 business days
- ▶ Telephone calls answered within 3 rings
- ▶ Regular quality surveys show 95% of clients are satisfied or very satisfied

Over 30 years of international experience with 2 million people covered around the world.

Design your own plan

1. Choose from 3 progressive plans

Essential | Bronze | Gold

2. Choose your currency:

€ EURO | \$ US DOLLAR

3. Select your premium payment options:

Quarterly | Half-yearly | Yearly

Bank transfer | Bank card

4. Select an outpatient deductible (not for Essential cover)

- €0 | \$0
- €100 | \$125 (only applicable within Bronze)
- €300 | \$375
- €500 | \$625 (only applicable within Gold)
- €1,000 | \$1,250
- €2,500 | \$2,675

5. Choose your additional insurance

- Dental Care
- Life Cover
- Accidental Death and Invalidity
- Temporary Incapacity
- Permanent Disability

Changes on newborn cover and enrollment of babies per 1-1-2025

Changes from 1-1-2025 on Healthcare Essential Cover

1. As of 1-1-2025, the newborn cover of €100.000 will be removed from the Essential cover.
2. Enrollment of the baby after birth will be based on a medical acceptance procedure.
If accepted for the insurance, the baby will be enrolled based on the date of acceptance by Henner.

Changes from 1-1-2025 on Healthcare Bronze and Gold Cover

As of 1-1-2025 newborns can be accepted into the insurance without medical acceptance procedure if:

The childbirth has been fully covered by Henner under Bronze or Gold cover.

and:

The baby has been enrolled in the insurance within 2 months after birth

ADVISE

If you are considering applying for the “International Expat Health Care Insurance” and plan to have children, we strongly advise you to choose Bronze or Gold cover.

International Medical and Assistance Insurance

CORE PLAN

All benefits are valid per insured person, per calendar year (unless specifically stated).

BENEFITS	International Expat Insurance Package		
	Essential	Bronze	Gold
Maximum annual reimbursement per insured	€500,000 \$625,000	€1,000,000 \$1,250,000	€3,000,000 \$3,750,000
Area of cover	Worldwide excluding USA (In case of accident and emergency treatment in USA, you are covered up to 90 days during each insurance year excluding pregnancy-related costs (and complications thereof) and childbirth, see conditions for more information.)		
Deductible for outpatient treatment, per insured and per calendar year	N/A	€0 \$0 €100 \$125 €300 \$375 €1,000 \$1,250 €2,500 \$2,675	€0 \$0 €300 \$375 €500 \$625 €1,000 \$1,250 €2,500 \$2,675
HOSPITALISATION			
Hospital room & board	100% of semi private	100% of semi-private or 80% of standard private room	100% of standard private room
Intensive care	100%	100%	100%
Doctor's fees (surgeon, anaesthetist)	100%	100%	100%
Physician and therapist fees	100%	100%	100%
Medical devices and prostheses	100%	100%	100%
Other medical expenses (medical imaging, drugs and dressings, use of operating room, etc.)	100%	100%	100%
Hospital accommodation in intensive care unit (ICU)	100%	100%	100%

BENEFITS	International Expat Insurance Package		
	Essential	Bronze	Gold
Organ transplant (excluding donor costs)	100% up to €100.000 \$125,000	100% up to €100.000 \$125,000	100% up to €150.000 \$187,500
Kidney dialysis (excluding experimental treatments)	100%	100%	100%
Cancer treatment (excluding experimental treatments): · Hospitalisation and chemo- or radiotherapy · Other costs	100%	100%	100%
HIV/AIDS treatment	100% Up to €50.000 Up to \$62,500	100%	100%
Parent accommodation of one parent for child under 16	100% up to €1.500 \$1,875 per stay	100% up to €1.500 \$1,875 per stay	100% up to €1.500 \$1,875 per stay
Out-patient surgery	100%	100%	100%
Nursing at home	80% up to €160 \$200 per day (maximum 60 days)	80% up to €160 \$200 per day (maximum 60 days)	100% up to €200 \$250 per day (maximum 100 days)
Local ambulance (to nearest hospital)	100% up to €1,500 \$1,875	100% up to €1,500 \$1,875	100% up to €4,500 \$5,625
Complications of pregnancy	Not covered	100%	100%
Accident related dental treatment · Emergency dental treatment · Dental surgery	100%	100%	100%
Palliative care	80% up to €40,000 \$50,000	80% up to €40,000 \$50,000	100% up to €50,000 \$62,500
Chronic and pre-existing conditions	Not covered	Covered ¹	Covered ¹

BENEFITS	International Expat Insurance Package		
	Essential	Bronze	Gold
Rehabilitation and convalescence rest/care (when the admission immediately follows hospitalisation)	Not covered	Not covered	100% (max. 28 days)
Psychiatric care	Not covered	Not covered	100% up to €20,000 \$25,000
New born ²	Not covered	100% if the childbirth is covered under this policy	100% if the childbirth is covered under this policy
PREGNANCY AND CHILDBIRTH (a waiting period of 10 months is applied)			
Pregnancy	Not covered	Reimbursement according to type of outpatient treatment	Reimbursement according to type of outpatient treatment
Infertility treatment and sterilisation (IVF, ICSI, AI and all similar treatments) (limit per lifetime)		Not covered	100 % up to max. €16,800 \$21,000 (4 x €4,200 \$5,250)
Childbirth (without complications)		80% up to €7.500 \$9,375	100% up to €10.000 \$12,500
Childbirth (with complications)		Covered under "Complications of Pregnancy" Benefit in the Hospitalisation Plan	Covered under "Complications of Pregnancy" Benefit in the Hospitalisation Plan
Kraamzorg, from the 9th day following the childbirth, <i>The first 8 days are included in your "Childbirth" benefit</i>		80% up to €160 / day (maximum 60 days)	80% up to €160 / day (maximum 60 days)
OUTPATIENT TREATMENT			
Doctor's fees (generalist, specialist)	Not covered	100%	100%

BENEFITS	International Expat Insurance Package		
	Essential	Bronze	Gold
Diagnostic tests, lab tests, medical imaging (x-ray, MRI- & CT- scans)	Not covered	100%	100%
Prescribed drugs		100%	100%
Physiotherapy		100% up to €1,000 \$1,250	100% up to €3,000 \$3,750
Preventive care & well-being benefit: · Check-up · Eye test · Mammogram · Pap-smear test · PSA-test		100% up to €300 \$375	100% up to €1,000 \$1,250
Vaccinations		100% up to €200 \$250	100% up to €600 \$750
Alternative medicines such as homeopathy, acupuncture, chiropractic and osteopathy		100 % up to €500 \$625	100% up to €3,000 \$3,750
Therapy: · Ergotherapy · Logopaedics and/or Speech therapy · Psychiatric outpatient care		Not covered	50% up to €2,000 \$2,500
HIV/AIDS treatment		100%	100%
Psychiatric care		Not covered	see Outpatient Treatment Therapies
PROSTHESES			
Medical aids (e.g. hearing aids and orthopaedic appliances)	Not covered	100% up to €1,500 \$1,875	100% up to €3,000 \$3,750
VISION			
Vision care (glasses, frames, contact lenses)	Not covered	100% up to €100 \$125	100% up to €300 \$375

EVACUATION IN THE EVENT OF ACCIDENT, ILLNESS AND UNEXPECTED EVENTS

Evacuation assistance:

<ul style="list-style-type: none"> - Organisation and handling/taking care of return of Beneficiary or transportation towards a hospital - Reimbursement of accommodation costs and those incurred by an insured person accompanying the latter - Organisation and handling/taking care of return for an insured person accompanying the beneficiary 	<p>Actual costs</p> <p>In the limit, per day and per insured person, of €104 \$130 for 7 days maximum</p> <p>Actual costs, in the limit of a ticket (1st class train ticket and/or economy class air fare)</p>
HOSPITALISATION IN SITU:	
<p>Payment of costs allowing/enabling a family member of Beneficiary to visit the latter:</p> <ul style="list-style-type: none"> - Return journey - Accommodation costs up until repatriation of the beneficiary 	<p>Actual costs, in the limit of a ticket (1st class train ticket and/or economy class plane)</p> <p>In the limit, per day, of €104 \$130 for 7 days maximum</p>
MEDICATION	
Dispatch of medication	Shipping costs
EARLY RETURN	
Assistance for early return organisation and handling/taking care of transportation costs	Actual costs, in the limit of a ticket (1st class train ticket and/or economy class plane)
EMERGENCY HOSPITALISATION FEES	
<p>Emergency hospitalisation fees in case hospitalisation of over 3 days abroad</p> <ul style="list-style-type: none"> - Advance payment of hospital costs 	<p>In the aforementioned limits, per insured person and per insurance period:</p> <p>In the limits of costs guaranteed by the insurer Allianz, costs which are incurred exclusively under the control of Mondial Assistance</p>

ASSISTANCE IN CASE OF DEATH	
Assistance in case of death of an insured person - Transportation of the deceased - Funeral costs	Actual cost In the limit per insured person of €2,390 \$2,987

1. Acceptance of your application is subject to a medical questionnaire and approval by our Medical Advisory Board.

2. Enrollment of newborns

- Essential plan: New-born children can be enrolled subject to the completion of a medical questionnaire and approval by our Medical Advisory Board.
- Bronze and Gold Plans: New-borns whose birth is covered under this policy can be enrolled if registered within 2 months of delivery. For all other cases, enrollment is subject to the completion of a medical questionnaire and approval by our Medical Advisory Board.

Additional Insurance

DENTAL PLAN

Persons insured under the core plan can also apply for dental care as an additional insurance:

DENTAL	Dental 1	Dental 2
Maximum annual reimbursement per insured	€3,000 \$3,750	€5,000 \$6,250
Basic dental care (check-ups, basic treatments)	80% up to €1,500 \$1,875	100% up to €2,500 \$3,125
Major dentistry (orthodontic, prostheses, bridges, implants) Orthodontic treatment is only covered if started before age 15. A waiting period of 12 months applies to all major dentistry for individuals.	60% up to €1,500 \$1,875	80% up to €2,500 \$3,125

LIFE COVER

This insurance can be taken out as an additional insurance to the core Medical and Assistance plan and guarantees the payment of a lump sum in case of death due to any cause.

Why?

Choose between a minimum sum of €50,000 | \$65,000 and a maximum sum of €500,000 | \$625,000. In the unfortunate event of the insured's death, this lump sum amount will be paid out to the designated beneficiary, offering protection and financial support to the family.

ACCIDENTAL DEATH AND INVALIDITY

This insurance can be taken out as an additional insurance to the core Medical and Assistance plan, and guarantees the payment of a lump sum in case of accidental death or in case of permanent invalidity caused by an accident.

Why?

In the event of an accident, accidental death and invalidity insurance provides your family financial protection in the form of a lump sum.

The amount of the lump sum is chosen by the insured member and shall be between a minimum of €50,000 | \$62,500 and a maximum of €500.000 | \$625,000.

In case of death caused by an accident, the beneficiary will be paid a lump sum of the amount insured. In case of permanent invalidity of the insured caused by an accident, the lump sum payable to the insured member will be equal to the amount of the sum insured multiplied by the degree of invalidity.

TEMPORARY INCAPACITY

This insurance can be taken out as an additional insurance on top of the medical and assistance plan, and guarantees payment of a monthly allowance in case the insured is totally unable to perform his/her professional activities because of illness or accident.

Why?

If you cannot work as a result of an illness or injury, Temporary Incapacity insurance provides you with a monthly allowance. This replacement income offers you and your family the financial support needed following such an event.

Paid out in the form of a monthly allowance during a maximum period of 2 years, this cover can be taken out by expatriated employees. A minimum monthly allowance of €1,000 | \$1,250 and a maximum monthly allowance of €10,000 / \$12,500 can be insured. The amount insured cannot exceed 80% of the insured's gross (monthly) salary, nor can it exceed an amount of €10,000 | \$12,500 per month.

PERMANENT DISABILITY

This insurance can only be taken out as a supplement to the Temporary Incapacity insurance and guarantees the payment of a monthly allowance to the Insured who is affected by a permanent disability caused by illness or accident, prohibiting him/her from fully or partially continuing his/her professional occupation, therefore leading to a total or partial loss of income.

Why?

Permanent Disability insurance provides you with a monthly allowance following an accident or illness that leaves you unable to resume work.

You determine the insured amount, which cannot exceed a maximum of 80% of your gross monthly salary and which should fall between a minimum of €1,000 | \$1,250 and a maximum of €10,000 | \$12,500. Benefits will be paid no later than the end of the month in which the insured:

- ▶ Reaches the age of 65
- ▶ Deceases
- ▶ Resumes work

The amount of the monthly allowance is calculated on the degree or extent to which the insured is disabled and as follows:

- ▶ No benefits will be due for disabilities of less than 33.33%
 - ▶ If the degree of disability is situated between 33.33% and 66.67%, then the amount of the disability allowance will be proportional to the actual disability.
 - ▶ If the degree of disability exceeds 66.67%, the amount of the disability allowance will be equal to the amount of the insured allowance.

Additional lump sum benefit if the assistance of a third person is required

If from the beginning of the disability, the degree of Permanent Disability exceeds 66.67% and if the Insured, from the beginning of the disability, requires the assistance of a third person in order to perform the following daily activities:

- ▶ Feeding oneself
- ▶ Dressing oneself
- ▶ Washing oneself
- ▶ Using the toilet or bedside commode
- ▶ Moving around (transferring from a bed to a chair or vice-versa, and ability to move on level surfaces)

the insurer will pay a one-off additional benefit of €25,000 | \$31,250 to the insured.

Contact us

If you need additional information, please contact us:



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NOTES

This image shows a blank sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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