

# The advantages of **OptiSoins** at a glance

## Your **OptiSoins** Health insurance



Health  
Insurance

### 3 good reasons to choose AXA supplementary health insurance

What's the point of supplementary health cover?  
It tops up Social Security reimbursements!  
With AXA supplementary health insurance, you can  
feel the difference:

#### 1. Choice of hospital abroad



You are free to choose a doctor  
and a hospital in Europe for  
your treatment (subject to  
prior agreement).

And you'll be reimbursed the  
actual expenses incurred, even  
when the National Health  
Fund doesn't pay out!

#### 2. Extra services



Childcare in the event of  
hospitalisation, transportation  
to and from school, tutoring.  
Domestic help, delivery of  
basic necessities, pet-sitting.

#### 3. Free for newborns



With your AXA health  
insurance, your child is  
covered free of charge from  
birth to 1 year of age.

### Example of reimbursement:



#### Cost of your glasses:

Lenses €370  
Frames €166



#### National Health Fund (CNS) reimbursement:

Lenses €60  
Frames €30



#### AXA reimbursement:

Lenses € 310  
Frames €136

**Zero out-of-pocket expenses!**

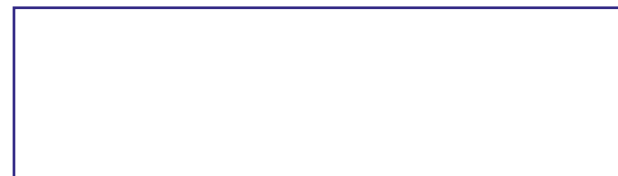
### Tax deductions: good to know



Your health insurance premium  
is deductible on your income tax  
return as a special expense (Art.  
111 Luxembourg Income Tax Code)

The information contained in this document is provided for information  
purposes only and has no pre-contractual and/or contractual value.  
To take stock of their personal situation, the policyholder should consult their  
own advisor.

**For more details, contact your AXA Luxembourg  
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**Your health  
insurance,  
for services  
without concessions**

**OptiSoins**

Everyday protection  
for you and your loved ones



Keep a grip on your healthcare expenses and ensure you have the resources you need to weather an emergency.

### 3 essential formulas

#### START FORMULA

Designed to offer basic protection, it covers medical expenses in the event of hospitalisation, reimbursing 100% of the expenses actually incurred.

#### ACTIVE FORMULA

This option extends coverage to include generous reimbursements for dental, optical and alternative medicine, as well as home assistance after hospitalisation.

#### PRIVILEGE FORMULA

Designed for those looking for top-of-the-range cover, it offers maximum reimbursements for medical, dental and optical care, even when the National Health Fund doesn't pay out.

	START	ACTIVE	PRIVILÈGE
<b>HOSPITAL CARE</b>			
<b>Hospitalisation</b> (1st class room and companion)	✓	✓	✓
<b>Ambulance transport</b>	✓*	✓	✓
<b>Maternity</b> , midwifery services, accommodation for birth companion	✓	✓	✓
<b>ROUTINE CARE</b>			
<b>Doctor's visit &amp; pharmacy</b>	✓*	✓	✓
<b>Treatment &amp; therapeutic equipment</b>	✓*	✓	✓
<b>Psychotherapy</b> (subject to prior approval)	✓* Inpatient medical treatment	✓	✓
<b>Physiotherapy</b>	✓*	✓	✓
<b>OPTICAL</b>			
<b>Lenses &amp; frames, contact lenses</b>	✗	✓ up to 500€/2 years	✓ up to 700€/2 years
<b>DENTAL</b>			
<b>Dental care</b>	✗	✓	✓
<b>Prosthetics and implants</b> (subject to prior approval)	✗	✓ Implant & crown max 600€/tooth	✓ Implant & crown max 800€/tooth
<b>Orthodontics</b>	✗	✓	✓
<b>HEARING</b>			
<b>Hearing aid</b>	✓*	✓	✓
<b>ALTERNATIVE MEDICINE</b>			
<b>Naturopath, Osteopath, Chiropractor, Acupuncturist</b>	✗	✓ up to 500€/year	✓ up to 700€/year
<b>HEALTHCARE ABROAD</b>			
<b>Hospitalisation</b>	✓	✓	✓
<b>Treatment</b>	✓*	✓	✓
<b>World-wide assistance 24/7</b>	✓	✓	✓

\*In the event of hospitalisation