

Information at a glance / Global Insurance Cover for Expatriates.

FlexMed Global

With increasing globalisation more and more employees are being sent to work abroad. So what is the employer's responsibility when this happens? Regardless whether it is a short business trip or a longer period working abroad, as soon as a company sends an employee abroad it becomes liable for any medical treatment costs that are incurred, and as a result it is necessary to ensure that adequate cover is in place. The same applies to any family members who accompany the employee abroad.

AXA offers a solution for optimal fulfilment of this statutory duty of care: worldwide comprehensive and reliable health insurance cover with **FlexMed Global**.

Flexible cover without frontiers

With FlexMed Global, companies can comprehensively safeguard their employees worldwide against costs in the event of illness or accident. Naturally, in addition to excellent benefits for outpatient, inpatient and dental treatment, the costs of evacuation/repatriation are also covered.

The benefits package also includes a multitude of services designed to meet the specific needs of expatriates.

In addition there is a special cover option for foreign employees who require proper health insurance cover while working in Germany.

Besides FlexMed Global, AXA also offers bespoke solutions depending on the number of employees sent to work abroad.

How FlexMed Global works:

- Employees are covered on the basis of a Group Policy.
- The policyholder is the company based in Germany.
- All employees who are sent to work abroad by their employer are eligible for insurance, as are accompanying family members.
- FlexMed Global cover can be taken out starting from as few as five employees.
- For policies covering ten or more employees, no medical examination is required.
- Quick and easy management of employee registration via an online portal.

It's good to have international cover:
Childbirth abroad or repatriation can cost EUR 10,000!

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Benefits at a glance:

The benefits and services include outpatient and inpatient treatment, dental treatment/dental prosthesis and evacuation/repatriation to Germany.

In addition, insured individuals enjoy the following benefits:

- Free choice of doctor and hospital
- Private patient status in the event of outpatient and inpatient treatment
- Excellent multilingual 24-hour emergency service including medical hotline
- Access to a global network of selected medical service providers
- Guarantee of payment in the event of hospitalisation
- Payments made directly to service providers; no need for complicated reclaiming of advance payments
- Excellent value-for-money
- Swift settlement via the Internet
- Comprehensive online services for expatriates and HR officers
- Personal insurance card
- Option to continue insurance after the end of the assignment abroad

Everything from one source:

All services and assistance are available around the clock and are provided by companies within the AXA Group.

Global cover, international service and German account management

With premium income of EUR 2.42 bn AXA Krankenversicherung is one of the largest German health insurers. It is renowned for its innovative, top-class products and its role as an active health manager.

Co-operation with AXA PPP International in the UK

AXA PPP International has been active in the field of Expatriate insurance for more than 40 years and looks after insured individuals in 170 countries. With FlexMed Global, AXA PPP International looks after the complete claim processing cycle and provides access to its global network of medical service providers.

AXA thus combines its skills in the German health insurance market with the international strength and service of an established insurer of expatriates.

Reasons for international all-round cover

- Employers are liable for the costs of medical treatment incurred by employees sent to work abroad.
- As well as for employees, cover also has to be provided for accompanying family members.
- In some cases the scope of benefits provided by statutory health insurance providers or by private foreign travel health insurance can be very limited.
- Standard treatment in some countries is inadequate for expatriates.
- First-class insurance cover makes the employer more attractive to qualified, skilled personnel.
- Healthy employees increase company productivity.

This English translation has been made for information purpose only. If any discrepancy is identified between this translation and the German original, the German original shall prevail.

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