



THE BENEFITS OF THE CMCM





Welcome



The CMCM is always with you wherever you go. Whether you are young or not so young, in perfect health or not, at home in Luxembourg or abroad, the CMCM is by your side.

In the event of an accident, sudden illness or to cover your dental or visual care needs, the CMCM has designed offers to give you peace of mind throughout the year!

We do not exclude anyone because of their age or medical situation, and we do not require any kind of medical examination or entry questionnaire.

What's more, the CMCM offers the same benefits to its members' family at no additional fee. And all singles under the age of 30 automatically receive a 10% discount on all benefits.

Together, everything is easier!
Your benefits are everyone's benefits!

Fabio SECCI
Executive Director



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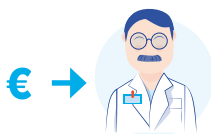
YOUR HEALTHCARE PARTNER IN LUXEMBOURG AND ABROAD

- + PRESTAPLUS**
- + DENTA & OPTIPLUS**
- + RÉGIME COMMUN**

HOSPITALISATION:



**AMBULANCE TAXI
IN THE EVENT OF
TRANSFER ABROAD**



**REIMBURSEMENT OF
MEDICAL FEES ABROAD**



**MEDICATION &
PHYSIOTHERAPY**



**PERIODONTAL AND
MEDICAL-DENTAL
CARE**



OSTEOPATHY



PREVENTIVE MEDICINE

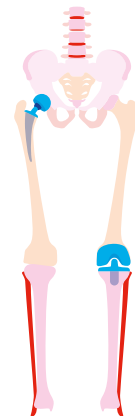
CHIROPRACTIC



**CARDIOLOGY:
STRESSTEST**



**THERAPY &
REHABILITATION**



**INTERNAL
AND EXTERNAL
PROSTHESES**



**ORTHOPAEDIC INSERTS
ADOLESCENTS UP TO AGE 16**



FIRST CLASS ROOM

PROTEA

Emotional exhaustion therapy (burnout)

LAB WORK, VACCINATIONS

VISUAL AIDES AND REFRACTIVE SURGERY

ORTHODONTICS

for teens and adults

General anaesthesia, including MEOPA for <14 years.

DENTA & OPTIPLUS

REIMBURSEMENT OF MEDICAL FEES IN FIRST-CLASS ROOM

AMBULANCE TAXI IN LUXEMBOURG

PSYCHOLOGICAL MONITORING FOR <18 YEARS

Dental prosthesis

Orthodontics

Periodontal disease

Inlay

Crown and bridge

Implant

Descaling

Dental extractions

ASSISTANCE

Around-the-world assistance
24/7

HOSPITALISATION AND MEDICAL FEES

UP TO 100,000€/PERSON/PER INCIDENT

UNLIMITED MEDICAL TRANSPORT INCLUDED

UNLIMITED REPATRIATION INCLUDED

DEATH ABROAD

EMERGENCY CONSULTATION ABROAD

TRIP CANCELLATION INSURANCE

OUR 10 COMMITMENTS

1

We operate on the principle of solidarity.

Everyone is welcome.
No member will be excluded
based on age or state of health.

2

3

New members will never be required to fill out a medical survey in order to be admitted.

The new member's family will be admitted
as co-members at no additional cost.

4

5

We will reinvest any surplus funds
for the creation of new benefits or the
improvement of existing benefits.



6

We will ensure that our benefits cover real medical needs.

The CMCM is a responsible health mutual with a strong commitment to community projects.

7

8

We will continue to develop innovative ways of communicating with our members to make their lives easier.

For us, health care is essential. We are committed to consistently promoting services that cover preventative costs.

9

10

Serving our members and their families is our *raison d'être*.



RÉGIME COMMUN

BASIC PACKAGE

1

**Hospital, medical and dental fees
in Luxembourg and in the event
of a transfer abroad**



2

**Dental care
benefits**



3

**24/7 assistance during
your vacations abroad**



1

Hospital, medical and dental fees in Luxembourg and in the event of a transfer abroad*



Hospital fees

In the event of surgery:

- **Outpatient surgery**
The CMCM reimburses any uncovered fees for surgery up to the maximum personal contribution provided by the National Health Fund.
- **Surgery with hospital stay**
The CMCM covers the cost of hospitalisation with a 1st class room in the event of major surgery or serious medical treatment.
- **Day hospital**
The CMCM covers part of the costs of hospitalisation for patients admitted into a day hospital following surgery or serious medical treatment.

The same benefits are available in the absence of surgery or serious medical treatment for patients who have been admitted into a day hospital.

Companion fees

The CMCM covers part of the costs for a companion in the event of:

- Major surgery or serious medical treatment;
- Hospitalisation of a child under the age of 18;
- Hospitalisation for the support of a member at the end of his or her life;
- Childbirth.

NOTE IN THE EVENT OF TRANSFER ABROAD:

In the event of a transfer abroad, there are two ways of refunding our members:

1 Third-party payment channel

Under the provisions of bilateral agreements, the CMCM covers the costs of examination, medical, operating, hospitalisation and related expenses in social security approved medical establishments in France, Germany, Belgium and Switzerland.

2 Payment by reimbursement

For hospitals not covered by the CMCM, the costs related to medico-surgical treatment must be paid by the member. The member is then reimbursed by the CMCM. Services provided by this means include hospitalisation costs, medical fees and related expenses.

* Please note that the benefits offered in Luxembourg can vary with those offered abroad. For more details and conditions, please consult our statutes. They only are authentic and binding and can be found on www.cmcm.lu, under "publications".

Medical and dental fees

In the event of surgery, the CMCM reimburses any uncovered medical and dental fees up to the official 2nd class rates.

The CMCM reimburses any uncovered medical and dental fees in 1st class in the event of hospitalisation for major surgery or serious medical treatment.

In the event of surgery in the Grand Duchy carried out by a university professor from abroad that has been authorised by the CMCM's health insurance and medical advisor, the CMCM will reimburse any uncovered medical fees up to an amount equivalent to twice the medical and dental rates applicable in the Grand Duchy for hospitalisation in 2nd class.

Pre- and post-operative treatment

In the event of hospitalisation and/or readmission to the hospital due to surgery or serious medical treatment, the CMCM will provide reimbursement according to the official rates for a period of 90 days before and after the surgical treatment. This reimbursement will be provided upon presentation of a certificate from the attending doctor attesting that the hospitalisation is directly related to the surgical procedure or serious medical treatment in question.



External and internal prostheses

The CMCM reimburses the costs of internal and external prostheses up to a maximum of €600.

The CMCM covers the costs of a wig, duly authorised by the health insurance provider, following chemotherapy or radiation treatment, as well as in the case of Alopecia Areata. CMCM reimbursement amounts to a maximum amount of €200.

Hearing aids



The CMCM reimburses the costs of hearing aids authorized by the health insurance provider up to a maximum amount of €200.

Adaptation and functional rehabilitation

The CMCM covers treatment in an adaptation and functional rehabilitation centre following surgery or serious medical treatment for a period of 90 days before and 360 days after the medico-surgical treatment.

Physiotherapy and medication

The CMCM reimburses any uncovered fees for medication and physiotherapy following a surgery or serious medical treatment that has been covered by health insurance up to the official rates for a period of 90 days before and 180 days after treatment.

In vitro fertilization

The CMCM covers any uncovered medical fees related to in vitro fertilisation treatment up to a flat rate of €450 per session, regardless of the technique used.

Home care services

The CMCM reimburses any uncovered costs for home medical care services covered by the health insurance provider following surgery or serious medical treatment up to the official rates with a maximum annual limit of €50 per covered person for a period of 30 days following the medico-surgical treatment.

Preventive medicine

Therapeutic treatment

The CMCM participates in the cost of one therapeutic treatment, duly approved by the health insurance provider, following surgery or serious medical treatment for 21 days, provided that the treatment begins within 12 months after discharge from hospital.

The CMCM participates in uncovered costs for one pathological obesity treatment per covered person, duly authorised by the health insurance, up to 20% of the official Luxembourg social security rate.



Orthopaedic shoes

The CMCM covers the costs of orthopaedic shoes that have been authorised by the health insurance provider up to a maximum amount of €100.

Medical tests and vaccines

The CMCM reimburses the following maximum amounts:

- €100 for prenatal detection of foetal aneuploidy from maternal blood. (Trisomy 13, 18, 21);
- €50 for the determination of the foetal RHD genotype from maternal blood;
- €30 for cardiovascular risk assessment “Calculation of the Omega 3 index”;
- €30 for cardiovascular risk assessment “Lp-PLA2”
- €20 for the iFOBT blood test (immunological test for colorectal cancer screening);
- €30 for vaccination against hepatitis A or B.

Osteopathy

The CMCM covers the costs of treatment under a certified osteopath up to a maximum of €50 per calendar year. Note that with the PRESTAPLUS option, the CMCM contributes an additional €25.

Chiropractic

The CMCM covers the costs of treatment with a certified chiropractor up to a maximum of €50 per calendar year. Note that with the PRESTAPLUS option, the CMCM contributes an additional €25.

Cardiology

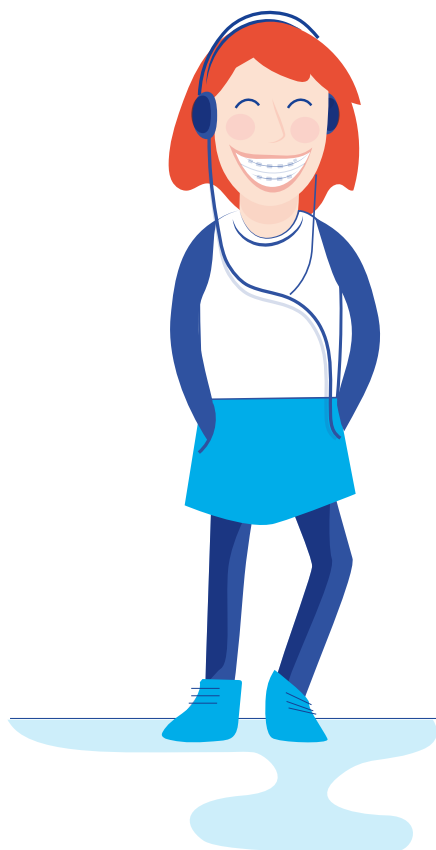
Stress test:

The CMCM participates in any uncovered costs for a cardiac stress test, duly authorised by the health insurance provider, up to a maximum amount of €15 per calendar year. Note that with the PRESTAPLUS option, the CMCM contributes an additional €10.



2

Dental Care Benefits



Participation up to 100% of official rates

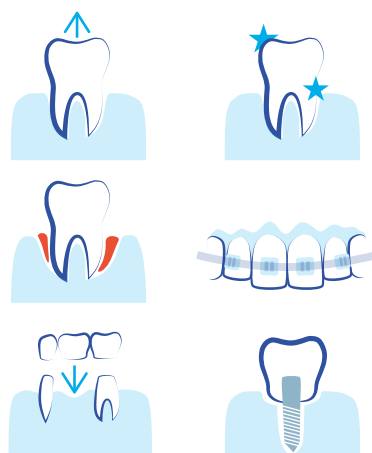
The CMCM reimburses any uncovered fees up to 100% of official rates for certain dental treatments, such as:

- Dental and surgical extractions;
- Local and regional anaesthetics;
- Descaling;
- Orthodontics for children under the age of 17.

Flat-rate contribution

The CMCM offers flat-fee contributions for:

- Various forms of dental care;
- Crowns;
- Implants;
- Removable prostheses.



3

Assistance when abroad



Benefit from assistance 24/7 in the event of sudden illness or accident.

Hospitalisation

Contribution to the costs of hospitalisation abroad (world-wide), up to €100,000 per member per incident.

Repatriation

Unlimited repatriation by the most appropriate means and coverage of costs in the event of sudden illness or accident.

Emergency consultation

Coverage of any uncovered costs (after participation of the health insurance provider) of medical and dental expenses in the event of outpatient treatment abroad (maximum amount: €1,250/year/member).

Medical transport and rescue costs

Unlimited coverage of transport costs by ambulance, helicopter or medical airplane and of first aid costs incurred when travelling abroad, including in the ski area or other difficult to access locations.



Death

In the event of the death of a member, all formalities and expenses related to the transport of the body to the place of burial in the Grand Duchy of Luxembourg or in neighbouring countries are covered by the CMCM. In the event of the death of a loved one, CMCM Assistance provides members travelling abroad with a train or plane ticket to attend the funeral.

Trip Cancellation Insurance

In the event that a member is obliged to cancel his or her trip for a major medical reason, the CMCM will reimburse any expenses incurred up to a maximum of €1,500 per person per trip, regardless of the number of trips per year.

For our trip cancellation insurance, we have chosen Bâloise Assurances as our trusted partner.





PRESTAPLUS
OPTIONAL COVERAGE

PRESTAPLUS



Child delivery in 1st class and benefits linked to health care.

Hospitalisation and medical fees

Reimbursement for your hospitalisation and medical fees in 1st class.

PRESTAPLUS participates in the costs of a hospital stay and medical fees in 1st class in the following cases:

- Mild to moderate surgical intervention ;
- Childbirth ;
- Hospitalisation without surgery.

Stage II lipodema

The CMCM covers the costs related to Stage II lipodema surgery up to a maximum of €1,000 per calendar year.

Costs for ambulance transport in Luxembourg

Prestaplus participates the costs of a certain number of ambulance transport services per calendar year, provided that these services have been duly authorised by the health insurance provider, and covers the costs of one ambulance transport per calendar year not covered by the health insurance.



Preventative medicine

Orthopaedic inserts

The CMCM covers up to €50 per year of the costs for orthopaedic inserts, duly authorised by the health insurance provider, for children up to the age of 16.

Mondorf plus

CMCM members benefit from a special rate for the Sport-Med programme offered by Domaine Thermal de Mondorf.

Osteopathy

The CMCM covers the costs of treatment with a certified osteopath up to a maximum of €25 per calendar year, in addition to the €50 already included via the Régime Commun.

Chiropractic

The CMCM covers the costs of treatment with a certified chiropractor up to a maximum of €25 per calendar year, in addition to the €50 already included via the Régime Commun.

Psychological monitoring

The CMCM covers part of the costs of psychological care for children under the age of 18.

Cardiology

Stress test:

The CMCM participates in any uncovered costs for a cardiac stress test, provided that this test has been duly authorised by the health insurance provider, up to a maximum amount of €10 per calendar year. This is in addition to the €15 already included via the Régime Commun.

The DBC Concept for the back, neck and shoulders by Domaine Thermal Mondorf

The CMCM covers up to €200 of any uncovered costs for members who complete 24 active rehabilitation sessions for back, neck or shoulder pain offered by the Domaine Thermal Mondorf as part of the DBC basic programme.

Protea

Contribution of €2,000 per member towards the costs of the outpatient therapeutic programme for emotional exhaustion (PROTEA) developed and implemented by the GesondheetsZentrum of the Robert Schuman Hospital Foundation.





DENTA & OPTIPLUS
OPTIONAL COVERAGE

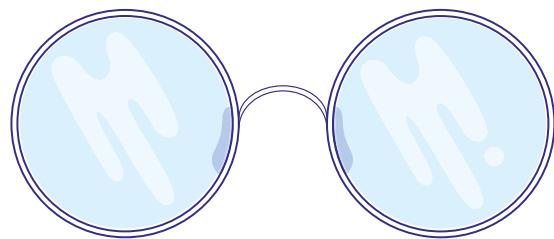
1

Dental care benefits



2

Visual aid benefits



1

Dental care benefits



**Your teeth are precious.
Take good care of them!**

Dental care

Dental care coverage up to an annual maximum of €1,000 per member.

For a complete list of treatments covered, see the Statutes 2020 brochure on www.cmcm.lu -> section "Publications".

The CMCM also contributes to the costs of:

- Composite filling (€125/year/member);
- Pulpectomy treatment (€50/year/member).

Periodontal treatment



Coverage of periodontal treatment services up to an annual maximum of €400 per member.

For a complete list of treatments covered, see the Statutes 2020 brochure on www.cmcm.lu -> section "Publications".



Orthodontics < age 17

Coverage of orthodontic costs for DT41 - DT45 treatments up to a maximum of €400.

	AMOUNT INVOICED	REIMBURSEMENT		
Rate		Sickness insurance fund	Régime Commun 	Denta & Optiplus 
DT41	€1,070	€446.40	€89.28	€400
DT42	€1,069	€446.10	€89.22	€400
DT43	€1,207	€560.90	€112.18	€400
DT44	€1,140	€505.50	€101.10	€400
DT45	€1,140	€505.20	€101.04	€400
	€5,626	€2,464.10	€492.82	€2,000

Example:

**Total CMCM reimbursement per child
(RÉGIME COMMUN + DENTA & OPTIPLUS):**

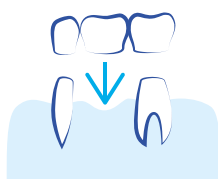
$$€492.82 + €2,000 = €2,492.82$$

Orthodontics > age 17

One-time payment of €1,000 per member for orthodontic treatment.

Dental prostheses

Coverage of dental prostheses up to an annual maximum of €2,500 per member.



Fixed dental prostheses



Crown, Pivot tooth, Bridge element, Telescopic crown	€400
Inlay, Reconstruction on inlay-pivot, Hinge	€150

Removeable dental prostheses

Skeletal base in metal	€400
Resin base plate, reinforced or cast	€150
Hook, Attachment	€100

Dental implants

Coverage for dental implants up to a maximum of €350 per implant with an annual maximum of €1,400 per member.

	CODE	AMOUNT INVOICED	REIMBURSEMENT		
			Sickness insurance fund	Régime commun 	Denta & Optiplus 
Implants	2	€1,900	-	€300	€700

Example:

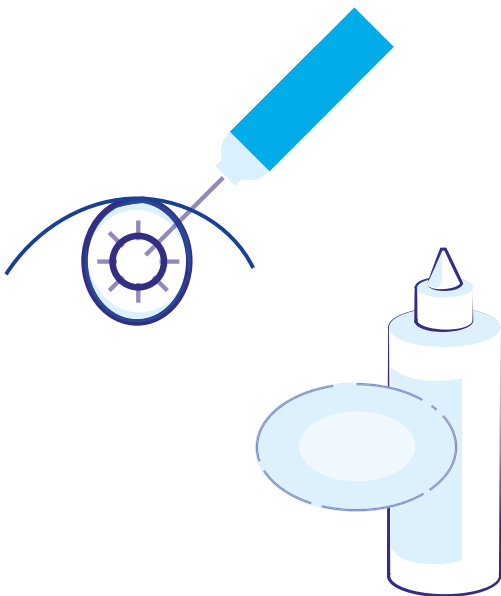
**Total CMCM reimbursement
(RÉGIME COMMUN + DENTA & OPTIPLUS):**

$$€300 + €700 = €1,000$$

Note that the benefits for dental implants combined with those for dental prostheses may not exceed the annual maximum of €2,500.

2

Visual Aid Benefits



Participation in visual care costs

Corrective lenses

Participation in the costs of corrective lenses up to an annual maximum of €150 per member.

Frames

Participation in the costs of frames up to a maximum of €30 per calendar year.

Lenses

Participation in the cost of lenses up to an annual maximum of €100 per member.

Refractive surgery

Participation in uncovered medical costs for refractive surgery treatment up to a maximum amount of €1,000 per eye.

Contact information

MEMBERSHIP SERVICES	+352 49 94 45 - 300
E-mail: affiliation@cmcm.lu	
DOMESTIC & SURGICAL SERVICES	+352 49 94 45 - 500
E-mail: prestations@cmcm.lu	
DENTAL SERVICES	+352 49 94 45 - 600
E-mail: dentaire@cmcm.lu	
INTERNATIONAL SERVICES	+352 49 94 45 - 700
E-mail: etranger@cmcm.lu	

ASSISTANCE **+352 44 44 44**
24/7

The CMCM mobile app



What are the advantages of the CMCM mobile app?

Thanks to the CMCM mobile app, you no longer need to send us your invoices by e-mail or post, but you can now do so easily, directly and securely via your smartphone. This also applies to other requests and certificates.

In addition, you also have an overview of the reimbursements already made, as well as the claims submitted and processed.

A further advantage is the access to the list of pharmacies on duty and the possibility to contact the CMCM directly in case of emergencies abroad.

How can I download the CMCM mobile app on my smartphone?

You can download the CMCM mobile app free of charge, via the App Store or Google Play, or simply scan this QR Code

Note: For Android phones, version 6.0 and up is supported.





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Do, wann Dir eis braucht.