



# RÉGIME COMMUN

BASIC PACKAGE

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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 1<sup>st</sup> 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](http://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 2<sup>nd</sup> class rates.

The CMCM reimburses any uncovered medical and dental fees in 1<sup>st</sup> 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 2<sup>nd</sup> 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.

