



ÄR GESONDHEETSMUTUELLE  
ZANTER 1956

EN

JANUARY 2023



# 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**  
**CEO**



# our 10 *commitments*

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1

We operate on the principle of solidarity.

2

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

3

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

4

The new member's family will be admitted as comembers at no additional cost.

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.

7

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

8

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

9

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

10

Serving our members and their families is our purpose.

# gesondbleiwen. cmcm.lu



We are committed to providing services that cover real medical needs and believe in the importance of prevention. This is why we have created the [gesondbleiwen.cmcm.lu](https://gesondbleiwen.cmcm.lu) page, where you'll find our Gesondheet! vlog, the #BeWell podcast, and easy-to-follow recipes for cooking at home.

Our experts in nutrition, diet, sleep, relaxation, sport, alternative medicine and meditation offer their recommendations, advice and tips to help you stay healthy.



De gesonde Podcast mam  
**Sarah Cattani**









# Summary

Founded in 1956, we are currently the No. 1 health mutual in Luxembourg, with 280.000 members. We operate on the principle of solidarity, and serving our members and their families is our purpose. Our services are organised as follows:



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# régime commun

## THE BASIC PACKAGE



The RÉGIME COMMUN is our basic package. It covers the most common, vital services, such as surgery, hospital stays, medical and dental fees, as well as, for example, consultations with a physio-therapist, osteopath, or chiropractor.

In addition, this package includes 24/7 worldwide medical assistance and holiday cancellation coverage.

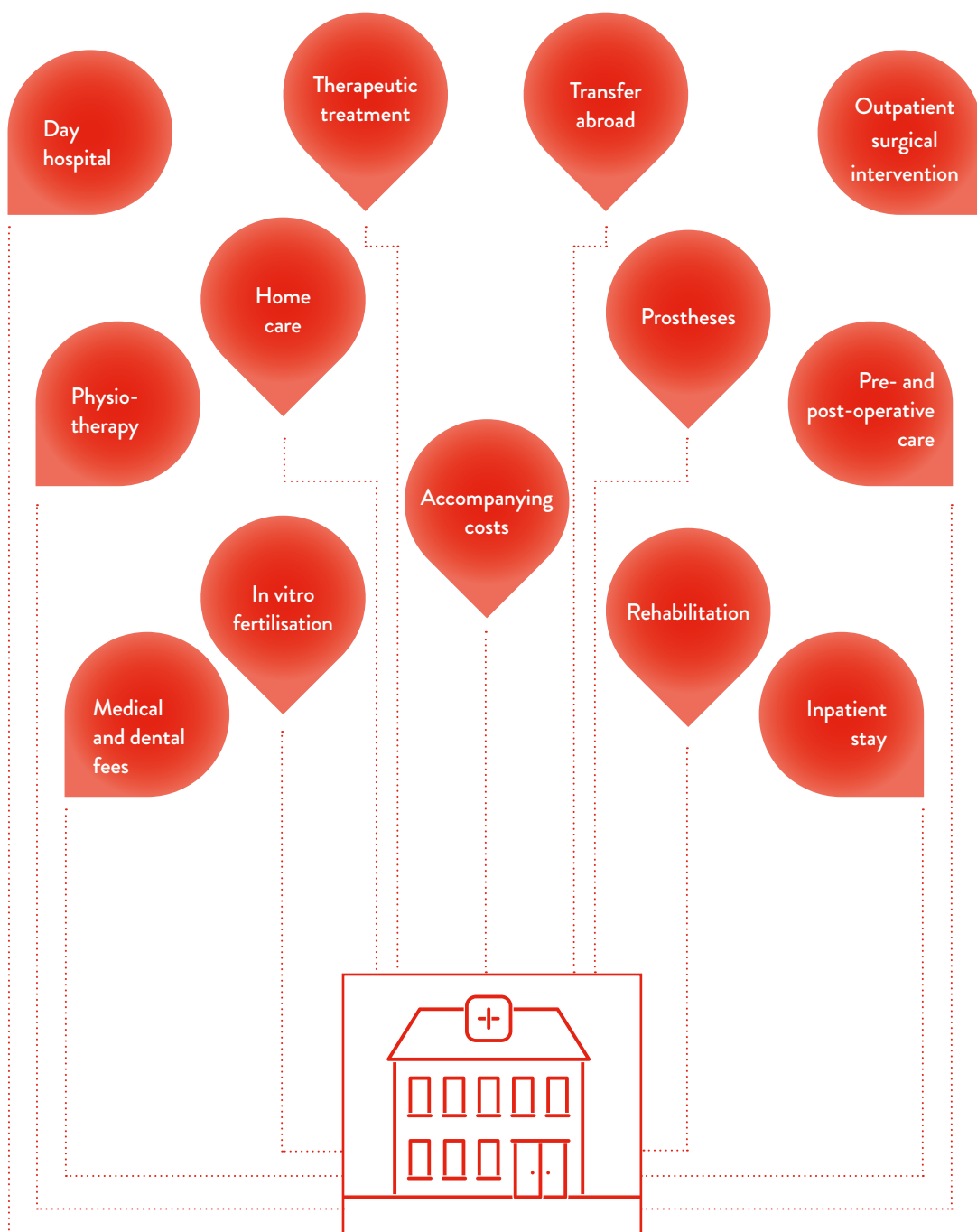
Here you will find a non-exhaustive list of the services included in our basic package, the RÉGIME COMMUN.

The complete list of our services and conditions can be found in the Statutes brochure, available on our website [cmcm.lu](http://cmcm.lu), under “publications”.



# HOSPITALISATION

*benefits*







## Good to know

With **PRESTAPLUS**, the costs of a first-class room (if available) are covered, regardless of the type of stay or intervention.

More details on p. 18

## *Hospitalisation and medical fees* **IN LUXEMBOURG**

Whether it's for an **outpatient procedure**, a **hospital stay** or a **day hospital**, the CMCM covers additional costs that are not covered by the Caisse Nationale de Santé. This includes hospitalisation costs as well as medical and dental fees.

In the event of serious medical treatment or surgery, this package even covers the additional costs for a first-class room.

**ACCOMPANYING COSTS** are covered in the following cases:

- Serious surgery or serious medical treatment
- Hospitalisation of a child under 18
- Hospitalisation of family member at the end of their life
- Childbirth

### **IN VITRO FERTILISATION TREATMENT**

The CMCM will contribute to medical and other related costs up to a maximum of €650 per session, regardless of the technique used.

## PROSTHESES

The CMCM contributes to the cost of **internal and external prostheses** up to a maximum of €600. Following chemotherapy or radiotherapy, or in cases of Alopecia Areata, the cost of a **wig** authorized by the member's health insurance is also covered up to a maximum of €200.

The CMCM also reimburses the costs of **hearing aids** authorised by the member's health insurance up to a maximum of €200 per device.

## POST-OPERATIVE CARE

The CMCM contributes to the costs of re-education and functional **rehabilitation** in a specialised centre.

It will also reimburse any costs for **medicine** and **physiotherapy** that are not covered by the member's health insurance.

The CMCM will also cover any **home care** costs that are not already covered by health insurance.

## CURES - APPROVED BY THE MEMBER'S HEALTH INSURANCE

Our contribution

- Following **surgery or serious medical intervention**:  
The CMCM will cover the costs of approved cures that are not already covered by the member's health insurance.
- **Treatment for pathological obesity**:  
The CMCM will cover the outstanding costs of one treatment per member.
- Follow-up treatment after **bariatric surgery**:  
The CMCM will cover the outstanding costs up to 20% of the official rate of Luxembourg Social Security.

## *Transfer to a* **SPECIALIST ABROAD**

In the event of a transfer abroad, our members have two options for reimbursement:

**Third-party reimbursement** – In medical establishments approved by the CMCM in France, Germany and Belgium, we offer direct handling of costs for investigation, medical intervention, operations, hospitalisation and other related costs.

**Member reimbursement** – For hospital establishments not covered by the CMCM, the costs of medical and surgical treatment must be paid by members themselves. The member will then be reimbursed by the CMCM. This services covered by this method include hospitalisation costs, medical fees and other related costs.





## PREVENTIVE *medicine*

### ORTHOPAEDIC FOOTWEAR

If authorised by health insurance: reimbursement up to a maximum of €100.

### MEDICAL ANALYSES & VACCINATIONS

Coverage of certain costs for the following tests and vaccinations:

- maternal blood test for the prenatal detection of foetal aneuploidy (Trisomies 13, 18, 21);
- maternal blood test for foetal RHD genotyping;
- Omega 3 index calculation for assessing cardiovascular risk;
- Lp-PLA2 for assessing cardiovascular risk;
- iFOBT blood test (immunological screening for colorectal cancer);
- vaccination against Hepatitis A or B.

## Good to know

**PRESTAPLUS** includes additional benefits, such as a first-class room, regardless of the type of operation, and higher reimbursements for consultations by a certified osteopath, chiropractor or cardiologist.

More details on p. 18

### CONSULTATIONS BY CERTIFIED OSTEOPATH OR CHIROPRACTOR

Reimbursement up to a maximum of €50 per calendar year, per practitioner.

### CARDIOLOGY - PHYSICAL PERFORMANCE TEST :

The CMCM will contribute to the cost of a physical performance test authorised by the member's health insurance up to a maximum of €15 per calendar year.



## DENTAL *care*

The CMCM offers reimbursement for the costs of certain medical-dental treatments that are not already covered by the member's health insurance up to 100% of the official rate. These treatments include:

- Dental extractions and surgery
- Local and regional anaesthesia
- Scaling
- Orthodontics for children under 17



### Flat-rate contribution

The CMCM offers flat-rate contributions for:

- Crowns
- Implants
- Removable prostheses

### Good to know

Frequent visits to your dentist or ophthalmologist?

Then opt for the PRESTAPLUS and DENTA & OPTIPLUS options.

More details on p. 22







## *24/7 medical assistance* **AROUND THE WORLD**

### **AUTOMATICALLY INCLUDED IN THE BASIC PACKAGE**

With the basic package, each member automatically benefits from 24/7 worldwide medical assistance, which can be used in the event of sudden illness or accident while travelling abroad.

#### **Included:**

- **Hospitalisation costs** up to **€100.000** per member/incident;
- **Unlimited repatriation** by the most appropriate means and coverage of costs;
- In the event of an **emergency advice** abroad, coverage of any costs not already covered by the member's health insurance up to a maximum of €1.250 per member/year;
- **Unlimited coverage of transport by ambulance, helicopter or medical aircraft** and emergency response, including in ski areas and other difficult-to-access locations;
- In the **event of a member's death**, all formalities and costs related to the transport of the body to its final resting place in the Grand Duchy of Luxembourg or in a neighbouring country, are covered. In the event of the death of a loved one, the CMCM provides members travelling abroad with a train or plane ticket to attend the funeral.



### **NEED TO CANCEL YOUR TRIP?**

If a member has to cancel a trip due to a significant medical reason, the CMCM will help reimburse the costs up to a maximum of €1.500 per member/trip, with no annual limit.

Our partners:



For travel cancellation protection, we partner with Baloise Assurances.



For repatriation, we partner with IMA Group.





# prestaplus

## OPTIONAL COVERAGE



With the optional benefit **PRESTAPLUS**, the costs of a first-class room are always covered in the event of hospitalisation, regardless of the type of operation.

You will also benefit from higher reimbursements for osteopathic and chiropractic treatment.

Be sure to check out the CMCM's exclusive services offered via partners such as the Domaine Thermal Mondorf and the Gesondheets-Zentrum.



## *Benefit from a first-class room during childbirth* **AND ADDITIONAL PREVENTATIVE SERVICES.**

Overview of benefits:

### **COVERAGE OF HOSPITALISATION AND MEDICAL FEES IN FIRST CLASS**

PRESTAPLUS contributes to the costs of hospital stays and medical fees in first class in the following cases:

- Minor or medium surgery
- Childbirth
- Hospitalisation without surgery

### **LIPOEDEMA STAGE II**

The CMCM covers the costs of surgery for lipoedema stage II up to a maximum of €1.000 per calendar year.

### **COSTS OF AMBULANCE TRANSPORT IN LUXEMBOURG**

- **If authorised by the member's health insurance:**  
The costs are covered up to 30% of the official rate (maximum €150/year)
- **If not authorised by the member's health insurance:**  
The costs of one transport per year are covered (maximum €75).

## *Costs of* **PREVENTIVE MEDICINE**

### **ORTHOPAEDIC SOLES**

If authorised by the member's health insurance: reimbursement up to €50/year.

### **CONSULTATIONS BY A CERTIFIED OSTEO-PATH OR CHIROPRACTOR**

Reimbursement up to €100 per calendar year, per practitioner (€50 via the RÉGIME COMMUN and €50 via PRESTAPLUS).

### **CARDIOLOGY - PHYSICAL PERFORMANCE TEST :**

The CMCM contributes to the cost of a physical performance test authorised by the member's health insurance up to a maximum of €25 per calendar year (€15 via the RÉGIME COMMUN and €10 via PRESTAPLUS).

### **PSYCHOLOGICAL SUPPORT**

The CMCM offers partial coverage of psychological support for children under 18.





## *Exclusive* **PARTNER SERVICES**

### **The DAVID HEALTH concept at Domaine Thermal Mondorf. Back, Neck and Shoulders.**

The CMCM will cover any outstanding costs for active rehabilitation for chronic back, neck or shoulder pain provided that the member completes all 24 sessions in the DAVID HEALTH basic programme.

### **Mondorf plus**

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

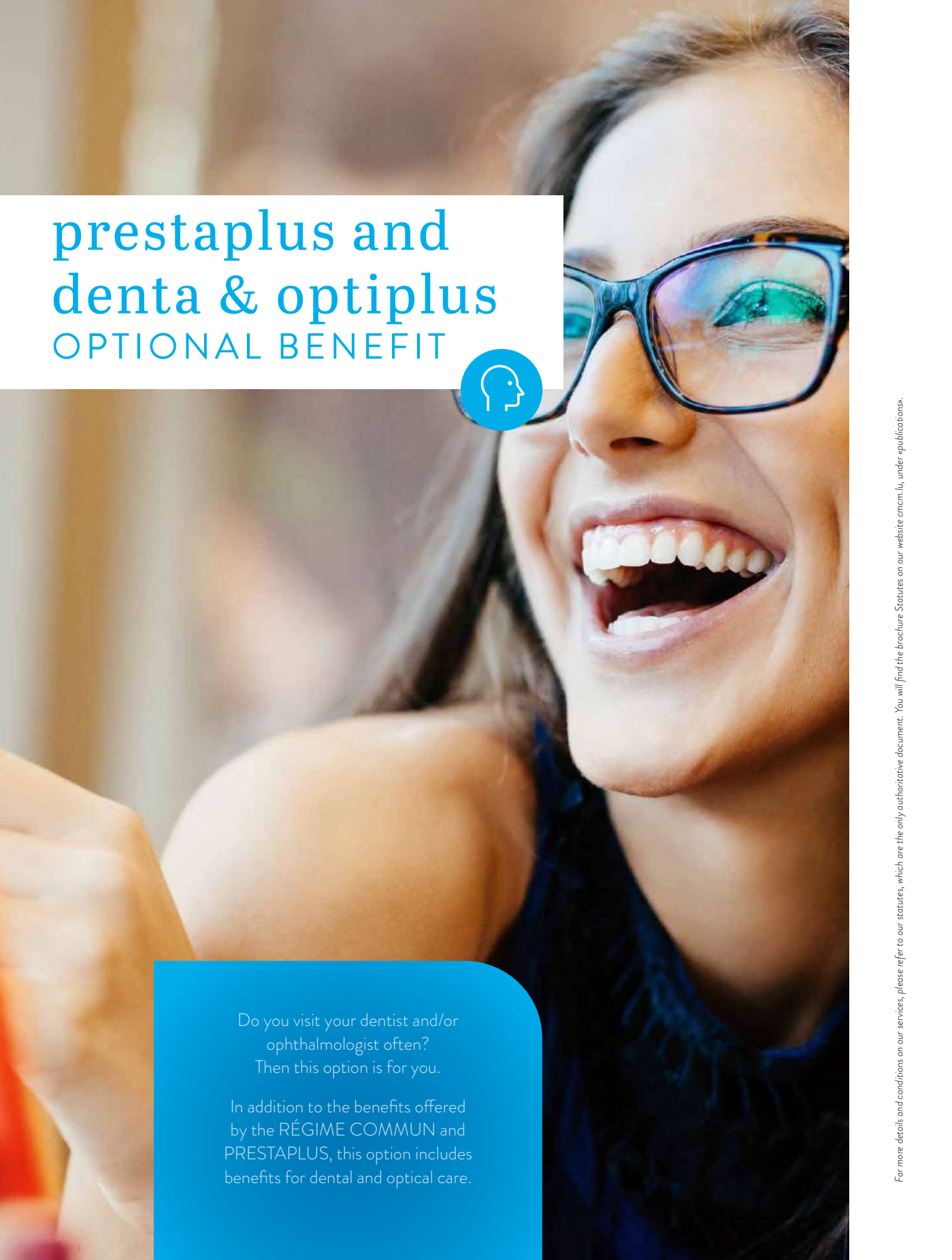
### **Protea**

Contribution of €2.000 per member for the PROTEA therapeutic outpatient programme for emotional exhaustion developed and offered by the Gesondheets-Zentrum of the Robert Schuman Hospital Foundation.

For more details and conditions on our services, please refer to our statutes, which are the only authoritative document. You will find the brochure Statutes on our website [cmcm.lu](http://cmcm.lu), under "publications".





A close-up photograph of a woman with long brown hair, smiling broadly and showing her teeth. She is wearing dark-rimmed glasses. The background is blurred, showing other people in a social setting.

# prestaplus and denta & optiplus

OPTIONAL BENEFIT



Do you visit your dentist and/or  
ophthalmologist often?  
Then this option is for you.

In addition to the benefits offered  
by the RÉGIME COMMUN and  
PRESTAPLUS, this option includes  
benefits for dental and optical care.

## DENTAL care

Coverage of dental care up to an annual limit of €1.000 per member.

### The CMCM contributes to the costs of:

- Composite fillings (€125 per year/member);
- Pulpectomy treatment (€75 per year/member);
- Periodontal treatment (€500 per year/member);
- Other dental care (€100 per year/member).

## ORTHODONTICS

Here are some examples of orthodontic coverage:

- **Orthodontics >17 years**  
One-time payment of €2.000 per member for orthodontic treatment.
- **Orthodontics <17 years**  
Orthodontic coverage for procedures DT41 - DT45 up to a maximum of €500 per child.



SERVICES		REIMBURSEMENT		
Act code	Billed Amount	CNS	Régime commun ⌕	Prestaplus and Denta & Optiplus 👂
DT41	€1.270	€495.20	€99.04	€500
DT42	€1.265	€494.90	€98.98	€500
DT43	€1.415	€622.20	€124.44	€500
DT44	€1.340	€560.80	€112.16	€500
DT45	€1.340	€560.50	€112.10	€500
	€6.630	€2.733.60	€546.72	€2.500

### EXAMPLE:

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

**€546.72 + €2.500 = €3.046.72**

## DENTAL PROSTHESES

Coverage of dental prostheses up to an annual maximum of €3.000 per member.

### FIXED DENTAL PROSTHESES

Crown, pivot tooth, bridge element,  
telescopic crown €400

Inlay, reconstitution on inlay-pivot,  
hinge €150

### REMOVABLE DENTAL PROSTHESES

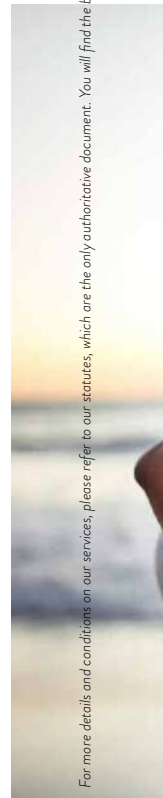
Metal skeletal base €400

Resin base plate, reinforced or cast €150

Hook, attachment €100

### DENTAL IMPLANTS

Coverage of dental implants up to €400 per implant,  
with an annual maximum of €1.600 per member.



For more details and conditions on our services, please refer to our statutes, which are the only authoritative document. You will find the brochure Statutes on our website [cmcm.lu](http://cmcm.lu), under publications.

SERVICES			REIMBURSEMENT		
Act	Number	Billed amount	CNS	Régime commun ⬇️	Prestaplus and Denta & Optiplus ⬆️
Implants	2	€1.900	-	€300	€800

**EXAMPLE:**  
Total CMCM reimbursement  
(RÉGIME COMMUN + PRESTAPLUS and DENTA & OPTIPLUS)  
**€300 + €800 = €1.100**





## OPTICAL *care*

### **CORRECTIVE GLASSES**

Contribution to the cost of corrective glasses up to an annual maximum of €150 per member.

### **FRAMES**

Contribution to the cost of frames up to a maximum of €30 per calendar year.

### **CONTACT LENSES**

Contribution to the cost of contact lenses up to an annual maximum of €100 per member.

### **REFRACTIVE SURGERY**

Contribution to the costs of refractive surgery not already covered by the member's health insurance up to a maximum of €1.000 per eye.



## Health WILL COME TO YOU

Come say hello! Visit us at CMCM on Tour or in our mobile office, where you can ask questions, make suggestions and become a member. Check our website [ontour.cmcm.lu](http://ontour.cmcm.lu) to find out where our two VW vans are headed next.



# Our services AT A GLANCE



Here are our  
different options:

**RÉGIME COMMUN (RC)**  
**RC + PRESTAPLUS (PP)**  
**RC + PP +**  
**DETA & OPTIPLUS**



denta & optiplus

## OPTICAL CARE

- Corrective glasses
- Frames
- Contact lenses
- Refractive surgery

## DENTAL CARE

- Dental extractions
- Scaling
- Orthodontics for children and adults
- Local and regional anaesthesia
- Splint / cap
- Crown
- Inlay, Onlay, Overlay, Filling
- Dental implants
- Composite filling
- Periodontal treatment
- Pulpectomy treatment



prestaplus

- Osteopathy and chiropractic
- Hospitalisation in a 1st class room
- Costs for ambulance transport
- Lipœdema stage II
- Orthopaedic soles
- Psychological support <18 years
- Cardiology
- David Health Mondorf (rehabilitation back, shoulders & neck)
- Weight loss program « SportMed » Mondorf
- Treatment program for emotional exhaustion « PROTEA »

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régime commun

- Hospital costs in Luxembourg and abroad
- Costs for referral to a specialist abroad
- Accompanying costs
- Medical and medical-dental fees
- Rehabilitation & physiotherapy (pre-and postoperative)
- Home care
- Osteopathy and chiropractic
- Orthopaedic footwear
- Cardiology
- Internal and external prostheses
- Cures
- In vitro fertilisation treatment
- Medical analysis & vaccinations
- 24/7 assistance around the world
- Emergency advice
- Medical transport by ambulance or helicopter
- Helicopter rescue abroad
- Repatriation by air ambulance
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## CONTACT INFORMATION

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24/7

## THE CMCM App

### What are the advantages of the CMCM App?

Thanks to the CMCM App, you no longer need to **send us your invoices** by email 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**.

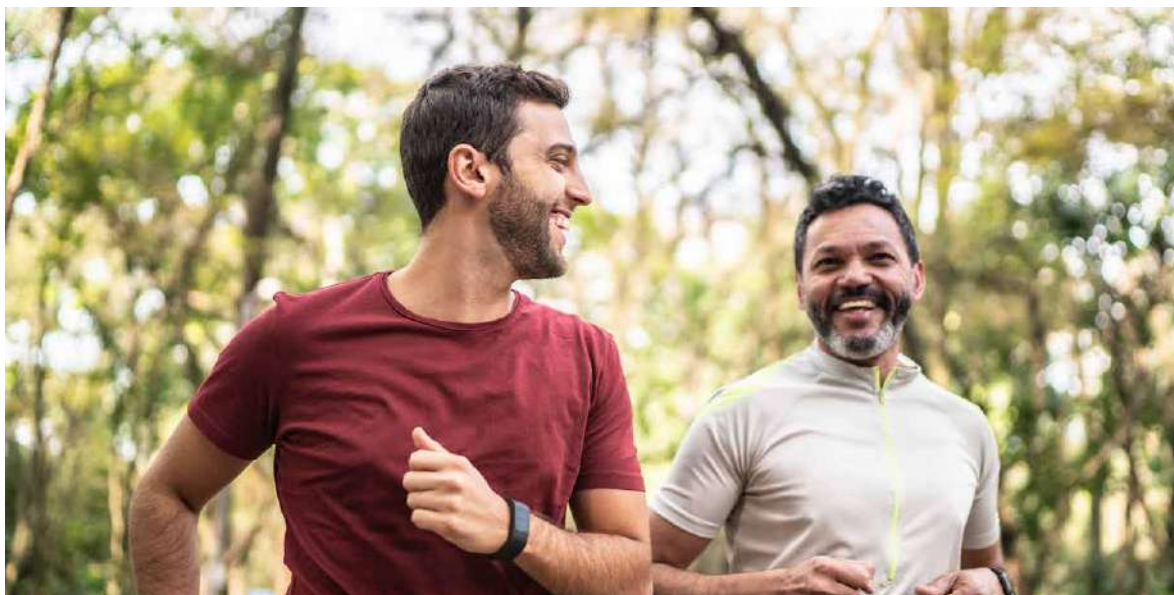
### How can I download the CMCM App on my smartphone?

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

Note: For Android phones, version 8.0 and up is supported.







For more details on our benefits and conditions, please consult our Statutes 2023 brochure. They only are authentic and binding and can be found on [www.cmcm.lu](http://www.cmcm.lu), under “publications”, or by scanning this QR Code.





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**MIR SINN DO. FIR JIDDEREEN.**