



## Ambuflex Plus: the bespoke outpatient care insurance policy for a flexible remuneration package

Because each company focuses on different areas in its remuneration policy, their needs in the area of Employee Benefits are very different. Vanbreda Risk & Benefits has therefore developed, jointly with Justitia, our own insurance company for Employee Benefits, this outpatient care insurance **Ambuflex Plus**.

This insurance solution is the only one of its kind in Belgium and perfectly meets the specific needs of a flexible remuneration package. As a third party administrator (or TPA), we also take care of all the administrative tasks for managing this outpatient care plan.

### Why you as an employer should choose Ambuflex Plus?

Many employers already have a collective hospitalisation insurance for their employees in their Employee Benefits package. This insurance reimburses costs that you incur as a result of a serious illness or hospitalisation. There are of course also many medical expenses that are not reimbursed by hospitalisation insurance. These may be consultations with GPs, dentists or specialists, physiotherapy, pharmacy costs, orthodontics, dental prostheses, glasses, etc. These costs can also mount up at times, and are often paid mainly by the patients. For employees, it is a meaningful benefit if their salary package is extended to include insurance to cover outpatient costs.

The collective outpatient care insurance **Ambuflex Plus** was specially developed for employers who offer their employees a flexible salary package. This innovative form of remuneration offers an important added value, for both the employer and the employees. As an employer, it means you can offer new salary benefits for your employees, without increasing the overall salary budget.

Your employees can then choose what goes into their remuneration package for themselves according to their personal needs, while you as employer define the list on offer. This freedom of choice ensures that your employees will value their remuneration package more highly, and is therefore a valuable asset in the "war for talent" to help employers to recruit and retain the right employees.

### What are the star benefits of Ambuflex Plus for your employees?

Your employees can select each year to apply (a part of) their flexible remuneration package, in the light of their own needs, to an outpatient care insurance policy for themselves and the members of their family. The affiliation itself does not involve any medical formalities or waiting periods.

**Ambuflex Plus** offers an affordable basic cover for the whole family, for both general outpatient care and for optical and dental care. For your employees, it is also financially more attractive to select **Ambuflex Plus** outpatient care insurance as part of their flexible remuneration package than taking out comparable outpatient insurance for themselves and their family members on an individual basis, financing it from their net salary.

### Convinced that Ambuflex Plus offers great benefits to your employees?

Then get in touch with your Account Manager Employee Benefits or your Health Care Consultant at Vanbreda Risk & Benefits to assist you in introducing **Ambuflex Plus** into your flexible remuneration system.

Not yet a Vanbreda customer? Contact us at [info@ambuflex.be](mailto:info@ambuflex.be) and our specialists will be happy to help you.

## Ambuflex Plus in a nutshell

- Basic “Outpatient Care” cover.
  - reimbursement of 100% for services recognised by NIHDl and for which the insured receives statutory compensation:
    - doctors’ fees, except for dental care;
    - medical and paramedical services included in the following exhaustive list:
      - medical imaging,
      - medical lab tests,
      - nursing care,
      - movement therapy,
      - physiotherapy,
      - occupational therapy,
      - speech therapy;
  - reimbursement of 100% of registered medication;
  - up to an annual ceiling depending on the size of the family (see premium sheet).
- “Optical & Dental” extension:
  - reimbursement of 80% for services recognised by NIHDl:
    - consultations, dental care and dental treatments from an odontologist;  
**Important**  
**Dental extractions:** in principle NIHDl only recognises this service for children up to 18 years old and for adults from the age of 50 years. This means that Ambuflex Plus will only intervene in the costs in those specific cases. NIHDl does provide for a number of exceptions. In that case, dental extractions can be recognized exceptionally outside these age groups. Contact your health care professional for more information!
    - orthodontics for insured persons up to age 25;
  - reimbursement of 60% for dental prostheses and max. 1 reimbursement every 3 years for the same tooth:
    - removable dental prostheses recognised by NIHDl;
    - fixed dental prostheses such as implants, pivot crowns, crowns and bridges;
  - reimbursement of 60% for:
    - corrective eye glass lenses and contact lenses;
    - spectacle frames (maximum 100.00 EUR per insured person and per insurance year);
  - up to an annual ceiling per insured person (see premium sheet).
- Employees can opt to subscribe to just the basic “Outpatient Care” cover, or to both the basic “Outpatient Care” cover and the “Optical & Dental” extension, either for themselves or for all family members. Taking out only the “Optical & Dental” extension is not an option.
- Affiliation is only possible on each annual renewal date and then for a full 12 month insurance year. To determine the annual ceiling per family for the basic “Outpatient care” cover, the family situation is reviewed on each renewal date. At that time, the ceiling is set for the new insurance year that is beginning. Adjustments to the cover as a result of a change in the family situation are only possible from the next renewal date.
- Simple administration
  - Your employees make their choices each year within their flexible remuneration package and can join each year without any medical formalities and without any waiting period.
  - The affiliation of your employees and their family members is handled fully automatically through your partner for the flexible remuneration system.
  - You receive a single total invoice with the premiums for the affiliated employees and the members of their families.
- Simple digital claims process