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Premium sheet



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

Annual premiums and ceilings valid as from 1 January 2027

Basic 'Outpatient care' cover

For the basic 'Outpatient Care' cover, the following annual ceilings and annual gross premiums apply, depending on the family size:

Family size	Annual overall family ceiling for all insured costs	of which annual family ceiling for registered medication	Total annual gross premium, tax included (9.60%)
Employee only	EUR 320	EUR 160	EUR 361.66
The employee and 1 family member	EUR 640	EUR 320	EUR 723.32
The employee and max. 3 family members	EUR 960	EUR 480	EUR 1,085.02
The employee and min. 4 family members	EUR 1,280	EUR 640	EUR 1,448.27

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‘Optical & Dental’ extension

For the ‘Optical & Dental’ extension, the following annual ceilings and annual gross premium apply per insured person:

Period of affiliation	Annual overall ceiling for all insured costs*	Total annual gross premium, tax included (9.60%)
First year of affiliation	EUR 500	EUR 271.99
Second year of affiliation	EUR 1,000	
From the third year of affiliation onwards	EUR 1,500	

* Of which annualy max. 100 EUR for spectacle frame.

These annual ceilings only apply if the years of affiliation are continuous, without interruptions. Any re-affiliation after an interruption will be regarded as a new affiliation, with the annual ceiling restarting at the level for the first year of affiliation.

Remarks

The premiums are only valid for a complete insurance year which starts on the annual renewal date. Staff members pay the premiums for themselves and their family members. These premiums are retained by the employer from the staff member’s gross salary.

The net premiums and all ceilings can be adjusted each year on the renewal date.

The premiums are only valid if the employer and/or his partner for the flexible remuneration system observes the regulations imposed by Vanbreda Risk & Benefits with regard to the delivery of data which are essential for the administration of this outpatient care insurance.