

MUTUELLE ALEBA

Proposed amendments to the Articles of Association to be presented to the extraordinary General Meeting in 2024

Amendments in red

Article 4 Objects - will read as follows:

The objects of the Mutual Association are:

- To provide its members with financial assistance ~~in the event of illness, accident, hospitalisation or dental treatment and~~ **for health care not covered by compulsory health insurance, financial assistance** being provided as defined in point b) of Article 7 of these Articles of Association.
- To pay a death grant.
- To pay a birth or adoption grant.
- Reimburse the cost of the medical examination required to extend the validity of a driving licence.

Article 7 Member rights

Paragraph 5) General conditions for intervention by the Social Fund

B. The overdraft to be borne by the member must amount to at least ~~€ 800~~ **€ 650.-** after reimbursement by the competent compulsory health insurance, by the CMCM and/or by other mutual insurance companies and/or supplementary insurance companies in the Grand Duchy of Luxembourg and/or abroad. The maximum amount covered is € 2000.

Paragraph 6) Dental expenses

B. Other dental treatment

For other dental treatment costs, the Social Fund's contribution is limited to 50% of the total contribution from the CNS and the CMCM. The total contributions from the Social Fund, the CNS and the CMCM may under no circumstances exceed ~~50%~~ **60%** of the amount invoiced for the service.

For claimants who are not members of the CMCM, the theoretical amount, considered by the CMCM, will be deducted from the amount still to be paid. The maximum amount covered is €2,000.

New benefits:

Paragraph 7) Hearing aids

The Social Fund will contribute €200 per hearing aid authorised by the health insurance scheme towards the remaining cost to the member.

Paragraph 8) Eye care (visual aids).

The Social Fund contributes to the member's remaining out-of-pocket expenses up to a maximum of €200 per year.

Paragraph 9) Additional provisions (former paragraph 7)

A. This regulation applies to all files from 1 June 2024.

c) other benefits

2) Birth or adoption grant

A bonus of ~~€400~~ **€ 150.-** per child will be paid to members on presentation of the birth or adoption certificate.

Proposals approved by the Mutual's Board of Directors on 21 February 2024.