

MUTUELLE DE L'ALEBA

Social fund regulations Applicable from June 1st, 2024

Social fund

The "Mutuelle" offers its members, within the limits of its available funds and under the following conditions, benefits from the Social Fund.

1) Purpose

The purpose of the Social Fund is to provide members with financial assistance for healthcare not covered by compulsory health insurance.

2) Beneficiaries

All members specified in article 10 of the statutes.

3) Social Fund allocation and intervention rules

An amount of €20,000 is allocated annually to the Social Fund. If this ceiling is exceeded, reimbursements will be carried over to the following year. This proposal to carry over to the next financial year must be proposed by the Board and submitted to the General Assembly for approval.

4) Application for participation

The application is addressed to the Social Fund of the "Mutuelle de l'ALEBA", BP 325, L-2013 Luxembourg. The form is available on the website www.aleba.lu/mutuelle.

The application must be accompanied by all supporting documents, copies of invoices and reimbursement statements.

5) General conditions of intervention of the Social Fund

- A. No reimbursement is made by the Social Fund unless the Luxembourg health insurance scheme (Caisse Nationale de Santé) or other similar scheme or the compulsory health insurance scheme of another country has previously paid part of the costs.

Amounts not entitled to reimbursement by the CNS according to the applicable nomenclature (such as supplementary fees for personal reasons or first-class supplements, for example) will not be considered in drawing up the statement of account and may not give rise to reimbursement.

- B. The overdraft payable by the member must amount to at least 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 of reimbursement is fixed at € 2,000.

- C. For applicants who have not taken out supplementary health insurance either in the Grand Duchy of Luxembourg or abroad or who are not members of another mutual insurance company, the theoretical amount considered by the CMCM will be deducted from the amount still to be paid.

- D. The total of the contributions from the Social Fund, the CNS, a foreign compulsory health insurance scheme, the CMCM and/or other mutual and/or supplementary insurances, in the Grand Duchy of Luxembourg and/or abroad, may under no circumstances exceed the amount invoiced for the service.
- E. Each claim for reimbursement will be for one condition or treatment only.
- F. The Board of Directors of the "Mutuelle" reserves the right to refuse claims for reimbursement for chronic illnesses, when a first reimbursement has already been made by the Board of Directors in this context.
- G. The Social Fund covers only the member affiliated to ALEBA or to the "Amicale des membres pensionnés de l'ALEBA".

6) Dental expenses

- A. Dental implants.

By way of derogation from Article 5 A), the Social Fund shall pay for dental implants, as covered by the CMCM, up to a fixed amount of 200 € per implant, with an annual ceiling of 600 €. The provisions of Articles 5 C) and 5 D) remain applicable.

- 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 of the contributions from the Social Fund, the CNS and the CMCM may in no case exceed 60% of the amount invoiced for the service.

For applicants 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 of reimbursement is set at € 2,000.

- 7) Hearing aids (authorized by the compulsory health insurance)

The social fund will contribute up to 200.-€ per hearing aid towards to the remaining cost of the member.

- 8) Eye care (visual aids)

The social fund will contribute up to 200.-€(annual ceiling) towards to member's remaining expenses.

9) Additional provisions

A- T h i s Regulation shall apply to all requests submitted on or after 1 June 2024.

B- Cases not covered by these rules will be dealt with by the Board of Directors of the "Mutuelle", in accordance with these Articles of Association and the laws and regulations applicable in the Grand Duchy of Luxembourg.

C- The decisions of the Board of Directors may be appealed in writing, stating the reasons, within a period of three months from the date of notification of the decision to the member.