SOCIAL FUND REGULATIONS APPLICABLE FROM 1ST AUGUST 2025

The Mutual Association 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 of the Mutual Association with financial assistance for health care not covered by compulsory health insurance.

2) Beneficiaries

All members specified in article 10 of the Mutual's articles of association.

3) Application for participation

Applications should be sent to the Fonds social de la 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.

4) General conditions for intervention by the Social Fund

A) No reimbursement will be made by the Social Fund if there has been no prior intervention by the Luxembourg compulsory sickness insurance scheme or another compulsory sickness insurance scheme of another European State to cover the costs. Amounts which do not give entitlement to reimbursement by a compulsory health insurance scheme in accordance with the provisions defining reimbursement (such as supplementary fees for personal reasons or first-class supplements, for example) will not be considered in drawing up the statement and may not give rise to reimbursement.

B) The overdraft payable by the member must amount to at least € 650 per operation after reimbursement by the competent compulsory health insurance, by the CMCM or by other mutual or supplementary insurance companies in the Grand Duchy of Luxembourg or abroad. The maximum amount reimbursed is set at €1,500 per operation.

C) Each request for reimbursement will relate to one treatment only.

D) Annual assistance from the ALEBA Mutual Social Fund is limited to €1,500 per member.

E) The Social Fund covers only members affiliated to ALEBA or to the Amicale des membres pensionnés de l'ALEBA.

5) Dental expenses:

A) Dental implants

Notwithstanding paragraph 4 A), the Social Fund will cover dental implant benefits up to a flat rate of €200 per implant, with an annual ceiling of €600. The provisions of paragraphs 4 C) and 4 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 compulsory health insurance scheme and any other mutual or supplementary insurance scheme, provided that the total contribution does not exceed 60% of the amount invoiced for the service. The maximum amount covered is €1,500.

6) Hearing aids

The Social Fund contributes to the member's remaining out-of-pocket expenses up to €200 per hearing aid covered by compulsory health insurance, with an annual ceiling of €400.

7) Eye care (corrective lenses and frames)

The Social Fund contributes €200 per year towards the member's remaining out-of-pocket expenses.

8) Additional provisions

A) Cases not covered by these regulations will be dealt with by the Mutual's Board of Directors, in accordance with these Articles of Association and the laws and regulations applicable in the Grand Duchy of Luxembourg.

B) The decisions of the Mutual's Board of Directors may be appealed in writing, stating the reasons, for a period of 3 months from the date of notification of the decision to the member.