

Extra-legal insurances

Guide

Extra-legal insurances for EMPLOYEES
Update: 01/Oct/2022

This guide has an informational value only, no legal value.

Introduction

Besides your base salary Biocartis offers you as employee a few **extra-legal insurances** for as long as you are in service by Biocartis.

The present brochure will guide you in the fairly complex world of the extra-legal insurances to which you are entitled as an employee.

For merely didactic purposes some points have been simplified. This does not alter in any way the obligations of Biocartis or the insurers to you or to your beneficiaries.

Do not hesitate to contact HR for any additional specific questions.

This guide has an informational value only, no legal value. Only the legislation and the contracts (the regulation and the general terms and conditions of the group insurance) signed with the concerned insurers, are legally binding and remain the basis of the taken commitments between the different parties.

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1. General: The extra-legal insurance offered by your employer

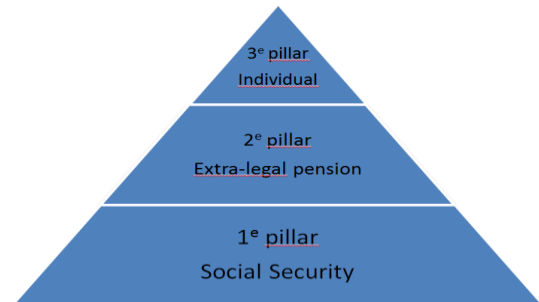
Biocartis attaches great importance to the wellbeing of his employees and thereto has undersigned a few insurances bringing you an extra benefit. More specifically, the following covers have been provided:

- Extra-legal additional pension: a pension benefit, in the form of a capital of lifelong pension annuity payable when retiring (underwritten by AG Insurance)
- Insurance in case of death: a capital payable to your nearest in case you die before the end of the term provided in the group insurance agreement (underwritten by AG Insurance).
- Disability income: intervention in case of long-term disability. This intervention is double:
 - o Continuity of the premium payments for the insurance sections pension and death, in case of illness (premium exemption, underwritten by AG Insurance).
 - o Payment of an incapacity allowance: in case of long-term illness (underwritten by AG Insurance).
- Hospitalisation insurance: additional health care cover (underwritten by AXA Assistance).

The legally required insurance in case of occupational accidents obviously also remains applicable to you besides these extra-legal insurances.

2. The group insurance – life cover

2.1 General: the three pension pillars in Belgium



> FIRST PILLAR:

Anyone who has worked in Belgium is entitled to a statutory pension. This forms the first pension pillar. This depends on whether you were an employee, a statutory official or self-employed.

The legal retirement pension for an employee will be calculated on the basis of the length of your career, your family situation and your average indexed and capped remunerations.

You will not accumulate pension rights over the part of your remuneration exceeding this cap. You will receive full pension rights in case of a career of minimum 45 years or 14,010 career days.

The pension age is 65 years. From 2025 the pension age will be 66 years and in 2030 this will be 67 years, should the career be less than 45 years.

You will find more information about your specific pension rights on the website of the government: www.mypension.be. On this website you will find an overview of your statutory pensions. Log on with your e-ID or with a token to access your details.

> SECOND PILLAR:

Biocartis also provides for the build of an extra-legal or additional pension next to the first pillar. The additional pension built up via the employer forms the second pension pillar. Biocartis NV and Biocartis Group NV provides herein in the form of a group insurance.

> THIRD PILLAR:

You can also save something for later and receive a fiscal compensation for it now. That is the third pension pillar. This comprises firstly the fiscally stimulated pension savings but also the individual life insurance. This third pillar is exempted from the employment relationship and is a purely personal choice.

2.2 Additional pension scheme - group insurance

The section **retirement pension** is characterised by fixed contributions in branch 21. It is a savings product with capital reimbursement guarantee. It also concerns a life insurance with guaranteed return. That guaranteed return can also be complemented with a profit participation, this depending on the performances of the specialised administrators of the fund in the past year. The administrators of the branch 21 products opt for safety and therefore invest mainly in fixed-interest values such as bonds and savings certificates.

Biocartis will deposit **4 % of your wage** each month (the premiums life) for the build-up of your additional pension. You will grow this capital additionally with a personal premium corresponding to 2% of your wage. The premiums life will be deposited to the group insurer.

At the moment that you leave Biocartis or when you retire, you will be at least entitled to the deposited premiums with an average annual return of 1,75% per year (= the legal minimum return). The percentage of 1,75% can vary as determined in WAP.

Because you cannot predict how your wage will evolve and what the return of the investment funds will be, **you have no exact idea of the amount that you will receive as additional pension capital at your retirement**. Each year you will receive an **overview** (benefit statement) of the amount that is in your savings account so far and to which amount this corresponds on the retirement date.

2.3 What are the terms of affiliation?

All members of staff belonging to the **category of employees** with a contract of limited or unlimited duration, will be affiliated:

2.4 Who pays the premium for the group insurance and how much does this premium cost?

The guarantees in the additional pension scheme are partially financed by Biocartis and partially by yourself.

The contribution for the build-up of the pension capital (employer's contribution) is defined as follows:

*The **employer's contribution** is equal to 4,00% of the annual salary (coefficient 13,92) on the 1st*

September taking into account your employment percentage

*The **employee's contribution** is equal to 2,00% of the annual salary (coefficient 13,92) on the 1st September taking into account your employment percentage*

The taxes and social security contributions on top of the employer's and employee's contribution, are on account of Biocartis.

2.5 When can I take up my additional pension capital?

You are obliged to take up your additional pension capital on the start date of your legal retirement pension. This date is called the 'retirement'.

The legal pension age is currently 65 years, 66 years in 2025 and 67 years in 2030.

The performances will be calculated on the date of the retirement and will be paid at the latest within thirty days following the submission of the required data for the payment, by the affiliate.

The pension scheme determines the foreseen pension date as the first day of the month following the date on which you reach the age of 65. Should you remain in service after the foreseen pension date, this date will be postponed for consecutive periods of one year. In that case the performances will be further calculated in accordance to the stipulations of the pension scheme.

The rules of the additional pension scheme will therefore remain effective until the retirement even if this takes place after the pension age of 65 years. It is not possible to extend the affiliation to the additional pension scheme after the end of the employment agreement.

The insurer will inform you a couple of months before the retirement, thereafter the payment of the capital will take place after deduction of any taxes and social contributions.

2.6 Which amount will be paid out?

The benefit statement you receive each year will mention the gross amount that you have saved. The tax scheme is favourable.

Net you will receive about 75 to 85% of the gross amount if you take up the amount as capital at once. The longer you keep working, the higher net you will receive. The remaining part will be for the tax authorities and the social insurance.

There are 2 forms of remuneration:

- Withdrawal at once (capital)
- Withdrawal as an interest

The taxation differs depending on the type of benefit and can help determine your choice.

As a pension partner of your employer, the insurer will - on voluntary basis - offer you exclusive and personalised advice about different subjects that concern you when you (pre-)retire.

The insurer will inform you about the amount of your group insurance capital, as well as the procedure to get this capital and the deductions (taxes and social security contributions) applying to this. The insurer can also assist/advise you about your choice between capital and interest, your succession planning and investment options.

2.7 What happens at the end of the employment contract?

Should your employment contract end (for any other reason than death, retirement or unemployment with company allowance regime) then the premium payment will be stopped in the month following at the end of the employment contract.

Thereafter you have the following options regarding the destination of your acquired reserves:

1. Retain acquired reserves with the pension scheme. This comprises 3 possible options:
 - I. Holding the acquired reserves with the current insurer, without alteration of the pension commitment;
 - II. Holding the acquired reserves with the current insurer, without another alteration of the pension commitment other than a mortality cover matching the acquired reserves;
 - III. Transfer the acquired reserves to the contract Sheltered structure¹ of Biocartis, underwritten by the pension insurer.
2. Transfer acquired reserves, possibly supplemented to the legal minimum return guarantee. This entails 2 possibilities:
 - I. Transfer acquired reserves, possibly supplemented to the legal minimum return guarantee, to the pension institution of your new employer;
 - II. Transfer acquired reserves, possibly supplemented to the legal minimum return guarantee, to a pension institution dividing

the total profit under the affiliates depending on their reserves and limiting the costs.

Should you not notify the insurer within thirty days of your choice, the acquired reserves will remain with the latter, with no alteration of the pension scheme. You are however at all times, even after expiry of this 30 days' term, entitled to transfer your reserves (possibly supplemented to the legal minimum return guarantee) or hence to opt for option two. The term of option 1. II is limited to 11 months.

In case of the transfer option, the insurer will perform the transfer within one month following your notification, the receipt of all necessary information and the payment of all premiums. The transfer of the reserves will however be limited to the part of the reserves whereof no advance was permitted.

2.8 Your options

Redemption

As long as you are employed by your employer, redemption (buy out) of your reserves is not allowed.

Advances

You have the possibility to take up an advance to acquire real estate in the European Economic Area (EEA), either to be renovated or constructed. This advance is limited to the net redemption value of the contract at the moment of the request of the advance.

Advance requests should be submitted via human resources. Thereafter the insurer will calculate the maximum amount of the advance and will communicate the interests that need to be paid by the affiliate.

¹ The 'sheltered structure' is an insurance contract secured by the transfer of the acquired reserves from a pension scheme (group insurance) which the affiliate enjoyed before he left his employer. It

concerns an individual contract that still enjoys the beneficial fiscal matters of the second pillars.

2.9 How to follow up your group insurance?

Online database

Everyone can consult a secured database from October 2016 which contains all information about his or her group insurances, as well as the group insurances with former employers which you would not have transferred to your additional pension scheme with Biocartis. In the database you will find per contract what you have built up, whether any death cover is provided, how much is deposited and which pension institution manages the contract. You will find all pension information on one website. You can consult your online pension file via www.mypension.be.



Log on with your e-ID or with a token to access your details.

Annual overview (Benefit statement)

Each year you will receive a statement with information about your additional pension. You will find here the following information:

Your details: you are the 'affiliate'.

- The date on which the data are calculated. In the meantime a new deposit can have been made.
- The details of the group insurer with whom your additional pension is financed.
- The details of Biocartis NV and Biocartis Group NV who has underwritten the group insurances. The name and type (fixed contributions/fixed performance) of the pension scheme.
- Estimated additional pension capital at 65 years in case of a further affiliation until that age. This is the amount you can expect if your employer keeps on making a deposit until the end date of the contract (in this example 65 years) as he does now. It is therefore a calculation taking into account continuous equal contributions by the same insurer until your retirement.
- Built-up additional pension amount on the date of calculation. This is the amount you have saved on that date, also called 'acquired reserve'. This amount does not take into account the yields you will still get in the future. Should you leave your employer Biocartis and you transfer your acquired yields, this is the amount that you can transfer.

The amounts are always expressed in terms of gross amounts. Therefore, you will still need to deduct the fiscal deductions.

My Global Benefits

Via the insurer's online platform you can also consult the insured guarantees, download the benefit statements and consult the frequently asked questions.

<https://myglobalbenefits.aginsurance.be/nl/Paginas/home.aspx>

3. The group insurance - death cover

3.1 Statutory system (via social security contributions)

The statutory system awards your family with a survivor's pension should you die following an illness or an accident.

The survivor's pension offers the longest-living partner the possibility to receive a pension on the basis of the professional employed activity of the deceased marital or common-law spouse.

This benefit, paid by the Belgian State Pensions Service is however subject to a few conditions:

- the age;
- the duration of the marriage;
- the professional activities.

You will find more detailed information about this on the website of the Belgian State Pensions Service www.onprvp.fgov.be.

3.2 Additional cover death

In addition to the statutory system, Biocartis provides that in case of death before your retirement age, a death capital will be paid to your beneficiary/beneficiaries according to the following modalities:

Choice:

- Reserve built up by the pension premium
- 25.000 EURO (including profit participation and reserve)
- 1 X annual salary (standard cover)
- 2 X annual salary
- 3 X annual salary

Pending the choice, in absence of a choice of in absence of a favorable outcome in the medical formalities the default death capital will be applied equal to 1 x annual salary.

3.3 Who is the beneficiary of the benefit in case of death?

The pension regulation provides the following ranking:

1. The spouse, not legally separated or the legal cohabiting partner;
2. In case of absence, to the own or adopted

children and in case of substitution, to the descendants, to the extent of the part that the deceased beneficiary would have received;

3. In case of absence, to the beneficiary appointed by the affiliate;
4. In case of absence, the father and mother;
5. In case of absence, the brothers and sisters
6. In case of absence, the legacy, except for the state;
7. In case of absence of the above-mentioned beneficiaries, the capital death will be deposited in the financing fund.

In some cases it is useful to ask for a deviation of this sequence.

An example: You are housed in a recomposed family and you want to prioritise your own children above your new (legally cohabiting or married) partner.

You can hereto request a form 'Request to amend beneficiary' from HR. This document allows you to indicate a generic beneficiary clause (=priority ranking according to kinship) or a nominative (named) beneficiary.

The insurer will act upon this by contract via an appendix to the policy death due to which the standard ranking will **no** longer apply.

Careful when you deviate from the standard:

- The disadvantaged party (in the example: the new (legally cohabiting or married (partner) has to give his or her approval. The beneficiary can be changed at all times! Please take this into account should your family situation change.
- Should you for instance appoint your spouse as nominative beneficiary and you remarry, then the capital death will be paid out to the person who is named and not to your spouse.

3.4 Which amount will be paid out?

- A solidarity contribution (maximum -2%) and a social security contribution (3,55%) will be deducted;
- Thereafter a one-time and final tax will be deducted of 16,66%.

The capital is exempt from inheritance tax for the spouse and minor children (younger than 21 years).

4. Cover disability

4.1 Statutory system

1st month: 100% of the salary, covered by Biocartis. This is the guaranteed wage in case of illness.

In case of illness:

After 1 month:

During the 1st year of disability the following rule applies:

In that case your disability benefit is equal to 60% of your last gross wage, limited to the legal annual cap of € 48.235,20 (=capped wage year 2022).

After 1 year of disability:

An annual disability income of:

- Cohabitant: 40%;
- Singles: 55%;
- Dependant: 65%;

of your gross salary limited to the legal cap of € 48.235,20 (year 2022).

In case of occupational accident:

You will receive a benefit of 90% to 100% of your gross salary limited to € 48.084,46 (year 2022), in case the disability may or may not last.

The exact amount you will receive depends on how much you earned in the year before the accident. Your holiday allowance (not for the remuneration in case of temporary incapacity), overtime, paid public holidays, end of year premium, benefits in kind ... of that year will also be added to that.

The reimbursement of the so-called occupational costs (i.e. reimbursement of transport costs, bus and train fares, meal vouchers, uniform and PPE, etc...) is not included. This makes sense: you do not have to make those costs because you are not at work.

4.2 Collective disability cover offered by your employer

4.2.1 Guarantees

Disability insurance

Your employer has underwritten a disability insurance for you. As a result, you will receive an extra income on top of the above-described remuneration from the social security in case of a recognised disability caused by illness or a private accident.

In case of recognised disability you will receive a guaranteed income from the insurer from the 2nd month until 67 years at the latest. It concerns the following cover:

Illness or private accident: 10% S1 + 70% S2.

S1 = monthly salary x 12 limited to Riziv – cap;

S2 = annual salary - S1;

Riziv – cap 2022 = € 48.235,20

Annual salary = 13.92 x (gross monthly salary) from September.

The maximum annual disability income is € 200.000.

After 1 year economic (occupational) disability as recognised by the insurer, the disability income paid out to the affiliate with economic invalidity, will be increased with 2 % of the original amount (indexation).

In case of partial incapacity of at least 25%, the guarantee is equal to the degree of disability. Starting from a disability of 67%, the disability is regarded as complete.

Degree of economic disability	Percentage payment
At least 67%	100 %
Between 67% and 25%	% in comparison to the economic disability
Less than 25%	0%

The disability income is paid monthly at the end of the month. Should you receive a replacement income, this will continue until you are fit for work again or until the age of 67 years.

Example

Calculation disability allowance (*100% unfit for work*) for an employee with a monthly salary of € 3 500.

Annual salary office worker: $13.92 \times (\text{€ } 3\,500) = \text{€ } 48\,720$

Base annual salary S1: $\text{€ } 42\,000 \times 10\% = \text{€ } 4\,200$

Annual salary S2: $\text{€ } 48\,720 - \text{€ } 42\,000 = \text{€ } 6\,720 \times 70\% = \text{€ } 4\,704$

Annual incapacity allowance = € 8 904,00

Premium waiver

In case of illness with an economic disability as a consequence, your employer will stop the payment of the premiums, for the length of the disability, but at the earliest after 30 days since the cessation of work, called 'waiting period'.

After 30 days incapacity the insurer will pay max 100% of the pension contributions that Biocartis has deposited during the last month of the 'waiting period'. The amount of this exemption remains during the entire period of recognised Incapacity. This amount will however be changed in case of an alteration of the invalidity degree as determined by the insurer.

The cover in case of death as it existed during the last month of the waiting period, will be continued by the insurer, without further payment of the premiums by Biocartis. This cover remains during the entire period of recognised Incapacity. The amounts will only be changed in case of an alteration of the disability degree as it is determined by the insurer. The premium waiver will only be fully granted insofar as the economic disability is equal to or amounts to more than 67%.

Should the percentage of economic disability be less than 67% but be equal to or amount to more than 25%, the premium waiver will be granted in comparison to the recognised percentage. Should the percentage of economic disability be less than 25%, the premium waiver will be equal to zero.

Should the case not be recognised by the insurer incapacity, the premium waiver will not be granted.

4.2.2 Economic disability due to mental illness

In the event of economic disability as a result of depression or another psychological condition, the insured benefit is granted for an interrupted or uninterrupted period of maximum 2 years.

This limitation also applies in the event of a disability as a result of a burnout, chronic fatigue syndrome, fibromyalgia and other medically understandable symptoms.

The limitation does not apply for: bipolar disorder, psychotic disorders (except for depression), dissociative disorders, obsessive compulsive disorder, schizophrenia, anorexia nervosa and bulimia nervosa.

4.2.3 Reintegration process

In the event of economic disability as a result of a psychological disorder, AG Insurance offers a tailor-made reintegration program. This is done in collaboration with a network of specialized care providers.

4.2.4 Who pays the premium of this group insurance?

Biocartis pays the premium of the premium waiver and guaranteed income.

Biocartis also covers the taxes over the premiums.

4.2.5 Which effect has part-time work on my guarantees?

The guarantees replacement income and premium waiver are calculated on the basis of your part-time salary.

4.2.6 When does the cover stop?

The insurance guarantee stops as soon as you are no longer effectively in service with Biocartis.

You can then continue your insurance guarantee on an individual basis, if you were affiliated in the group insurance for at least 2 years and if you carry out a professional activity.

The payment of the interest is also discontinued:

- When it is established that the degree of economic disability is lower than the concession threshold of 25%;
- at your death;
- in case of conventional pre-retirement (fulltime);
- at the retirement or at the latest at the end of the month in which you turn 67.

4.2.7 How do you need to communicate that you are incapacitated?

Each claim case causing a disability and giving rise to an entitlement to compensation, should be submitted in writing to the insurer at least 15 days before the expiry of the own-risk term (30 days) after the date on which the claim case arose or appeared.

You can request the documents for the declaration from the HR department or you can download them via My Global Benefits by clicking on "reporting an occupational incapacity" under the tab occupational disability. The documents can be sent directly to AG Insurance to the email address rentehec@aginsurance.be.

Each continuation, termination or alteration of the degree of incapacity should be communicated in writing to the insurer within eight days.

Any unlawful paid out interest or refunded premium should be paid back to the insurer.

In case of exceeding said terms, guarantee will only be provided insofar that the policy holder or the affiliate shows that this excess has not limited the control options of the insurer or that he has declared this as soon as possible.

The affiliate will add on any document, certificate or report to the claim that describes the type and the cause, the degree, the start date and the possible duration of the incapacity.

The insurer is entitled to request any additional proof.

5. Occupational accidents

Each employer who employs staff is obliged to insure his employees for occupational and home-work travel accidents. This means that you will receive remunerations for any possible physical injury caused by occupational activities or during an accident when travelling between home and work (Act of 10 April 1971).

The Act determines in which cases the insurer will pay a compensation; the compensations are legally determined and are calculated on your base salary with a maximum capped salary, since 01/01/2022 of € 48.084,46.

What are the guarantees?

DEATH

The following compensations can be paid out in case of death:

- Intervention with funeral costs (= 30 x the average daily salary of the victim);
- An annuity for the surviving "partner" * (= 30% of the base salary of the deceased);
- A temporary annuity for the children (15-20% of the base salary of the deceased per child as long as the child is entitled to child benefit). The total interest of 15% per child never amounts to more than 45% for children who are orphans of father or mother; the total interest of 20% per child never amounts to more than 60% for children who are orphans of father and mother.

* Partner = married or legally cohabiting

* In your contract the definition of "partner" has also been extended to factual cohabiting partners, insofar as a certificate of accommodation can be provided showing that the cohabitation is applicable for at least 1 year.

TEMPORARY DISABILITY

In case of temporary disability you will further receive your salary during a period of 30 days after the day of the accident (guaranteed monthly salary).

Should you be disabled for longer than 30 days, you will receive a daily compensation directly from your insurers, which will be calculated as follows:

$$\frac{\text{Base salary} \times 90 \%}{365}$$

The daily compensation will be paid out until work is resumed or until the consolidation date (see hereafter "permanent disability") of the injuries.

PERMANENT DISABILITY

Should you not have regained your ability from before the accident, this accident will have caused a "permanent disability". This can be fully or partially. It is partial, if you are, despite your injury, still capable to work and if you possess a competitiveness on the labour market. The advisory physician of the company will determine the degree of the permanent disability. He will take into account your injuries, professional qualification, adaptability and possibility for retraining.

Since the consolidation date (date on which it is medically determined that the injuries will no longer evolve) a percentage of disability will be determined. The daily compensation will be stopped on the consolidation date and a compensation in interest will be paid out, calculated over the base salary and the percentage of incapacity. The economic incapacity is taken into account.

MEDICAL COSTS

In case of an occupational accident, there is no intervention of the health insurance in hospitalisation costs or other medical costs. These costs will be paid directly by the occupational accident insurance. The intervention is however limited to the RIZIV scale. Supplements, such as for instance the extra costs for a single room in the clinic, are at the cost of the victim. This also includes the costs for prosthetics and other medical aids.

What does Biocartis provide extra on top of the legal cover?

The underwritten guarantee provides that the part of the remunerations that exceeds the legal maximum of € 48.084,46 will also be reimbursed in case of occupational or home-work travel accidents. (= excedent**).

The compensations will be calculated on the basis of the act regarding occupational accidents and will only be paid out in capital for death and permanent incapacity.

6. Hospitalisation Insurance

6.1 Who is insured?

All employees of Biocartis who fall under the Belgian social insurance, will enjoy this insurance.

6.2 Who else can be affiliated?

Each employee also has the option to request the affiliation of his family members.

It is important to know that the affiliation has to be requested for all members of the family, except for the family members who already have a similar cover.

The insured family members are: the spouse of the co-habiting partner and their (step)children who are fiscally dependent.

Any affiliation or change in affiliation with the hospitalization insurance must be reported by the employee in eBlox HR via www.myworkandme.com

6.3 Are there any medical formalities?

All staff members and their family members for whom the affiliation is requested at the start of the employment will be affiliated without medical formalities, without waiting times (not even for child births) and without exclusion of pre-existing illnesses and conditions.

6.4 What happens in case of late affiliation?

Anyone who does not affiliate within 3 months after receiving the entitlement to affiliation, will be affiliated on the first day of the 9th month following the request for affiliation.

6.5 What is insured?

The guarantee hospitalization

The guarantee concerns the **medically required hospitalisations** being the result of an illness, accident, pregnancy or childbirth. There is an unlimited intervention, whether or not there is a legal intervention:

- Free choice of room, physician and hospital;
- Hospitalisation costs (room and medical performances);
- One-day Clinic;
- Fees for medical profession;
- Pregnancies & childbirths (including home birth);
- Sudden infant death test.

- Rooming-in (presence of a parent with the child younger than 16 years, max 50 EUR per day).
- Costs for palliative care.
- Morgue costs (mentioned on the hospitalisation invoice).
- Transport by ambulance in Belgium (urgent and lying down).
- Heli assistance in Belgium of the place of the accident to the hospital insofar this is medically necessary and no other means of transport is available to use;
- The donor costs;
- Prosthetics and orthopaedic material in direct connection with the cause of the hospitalization;
- Amateur sports are covered;
- Pharmaceutical products;

The guarantee One-day Clinic

The stationary treatment in a care institution insofar as the care institution accounts for at least one occupant day, as well as in an insured institution recognised as "One-day clinic" insofar equated to hospitalizations by the NIHDI.

The guarantee pre and post hospitalization

In the period of **1 month before the hospitalisation until 3 months after** the hospitalisation, the following costs are **unlimited** reimbursed:

- Fees for medical profession;
- Prescribed medication;
- Outpatient medical care;
- Rental fees for small medical material, prescribed by a doctor;
- Prosthetics and orthopaedic devices, prescribed by a doctor;
- Exams/consultations;
- Costs for homeopathic treatment, osteopathy and chiropractic treatments, if applied by a doctor or recognised physiotherapist and prescribed by a doctor;
- Homeopathic medicines prescribed by a doctor and delivered by a pharmacist established in Belgium;

The guarantee Outpatient care/Severe illnesses (31)

The costs for outpatient care directly linked to the following severe illnesses, these are:

- Fees for medical profession;
- Exams/consultations/treatments;
- Prescribed medication;
- Prosthetics and orthopaedic devices;
- Rental of medical appliances, prescribed by a doctor;
- Costs of palliative care provided in a hospital setting and in centres approved by an official body;

are reimbursed, without limitation in the time and irrespective whether or not this requires hospitalisation.

Following severe illnesses are taken into account:

cancer, leukaemia, multiple sclerosis, amyotrophic lateral sclerosis, Parkinson's disease, tetanus, poliomyelitis, smallpox, meningitis, typhoid and paratyphoid fever, typhus, cholera, tuberculosis, infectious hepatitis, Hodgkin's disease, diphtheria, anthrax, encephalitis, kidney dialysis, aids, Alzheimer's disease, progressive muscular dystrophy, Pompe's disease, epilepsy, Crohn's disease, diabetes and scarlet fever, malaria, myopathy, Cystic Fibrosis, Creutzfeldt-Jacob

Assistance

Assistance in Belgium:

Throughout the year you can call on:

- Psychological assistance (by phone 24/24)
- Telephone information about post-hospitalization care (paramedical facilities, duty pharmacist or doctor, home care services)

In case of an urgent hospitalization, AXA Assistance will take care of:

- Urgent contact with two relatives
- Organization of the transport of the partner or a designated person, within 24 hours
- Organization of the transport of the children under 18 years, within 24 hours
- Minding the children aged less than 16 (max 24 hours)

After a hospitalization you can call on:

- Max 5 sessions per hospital admission with a maximum length of 4 hours each
 - Home help (cleaning, ironing, preparing food)
 - Childcare
 - Petcare
 - Postnatal care
- Transport of the children under 16 years of age to and from school
- Transport at discharge from the hospital or to the hospital for examinations

Transport: limited to 3 transports per hospitalization and with a maximum of 250 EUR per insurance year per insured

Assistance abroad:

In case of an admission abroad, you can rely on the following:

- Medical assistance
- If medical necessary: expatriation of a doctor
- Provision for children under 16 years of age (outward and return journey of a person to collect the children and bring them home)
- The outward and return journey of a family member or a person close to you when you travel alone and there is an advice against travelling within 72 hours
- Sending of essential medication
- Language assistance
- In case of death abroad
 - Cost of the coffin (max 800 EUR)
 - If the insured travelled alone, axa will organize and pay the travel costs of a family member or a person close to the insured (max 80 EUR per night, and max 2 or 3 nights)
- Assistance with formalities
- Repatriation of persons accompanying the insured
- Repatriation of the vehicle
- Repatriation of luggage

Third payer system Medi-Assistance



Each insured person will receive a Medi-Assistance card on which the policy number is mentioned as well as the telephone number of AXA Assistance.

Formalities to be fulfilled to receive benefit of the insured cover

Costs for hospitalisation

You need to inform AXA Assistance of the admission in the hospital:

- By phone: 078 15 57 50 (admission in Belgium)
- By the website www.axa.be/hospitalisatie
- By My AXA Healthcare

After you informed AXA Assistance they will send you the hospi-pass (by post, e-mail, My Axa Healthcare) which must be handed in when registering at the hospital.

You will also receive the medical certificate from AXA Assistance that needs to be filled in by the doctor and send back to AXA Assistance.

Outpatient costs within the framework of a severe illness/pre-post costs (1 month before until 3 months after the hospitalisation)

- These costs should in first instance be paid by the insured himself.
- Submit the original doctor's notes (consultation) to the health insurance fund.
- Send the costs/invoices and the final invoice of the health insurance fund to AXA Assistance.

We advise the insured to always make a copy of all costs submitted to the insurance company.

6.6 What is NOT insured?

- Suicide attempt

- Intentional act on the part of the insured leading to injury, whether or not this is intended by the insured, with the exception of acts of legitimate self-defence or rescue
- War between states or similar events, civil war
- Active participation in rioting or collective acts of violence
- Allergy displaying no objective symptoms enabling an accurate diagnosis
- Subjective or mental disorder displaying no objective symptoms enabling an accurate diagnosis
- Drug addiction, including alcoholism and abusive use of medications
- Aesthetic treatments and sterilisation treatments
- Medical and paramedical treatments and drugs not recognised by the NIHDI

6.7 How much does the exemption amount to?

There is no exemption of application.

6.8 How much does the monthly premium cost?

(including RIZIV-contribution and insurance tax)

- The monthly premium for a child until 21 years:
7,71 EUR*
- The monthly premium for an adult until 67 years:
17,50 EUR*

*premiums per 01/10/2022.

The premium of the hospitalisation insurance of the employee is paid by the employer.
The premium of the employee's family members is paid by the employee.

6.9 What happens post-employment?

(The Verwilghen Act since 01/07/2007)

Should the employee in case of loss of the benefit of the current guarantee have been affiliated uninterruptedly with the current insurance contract or other consecutive health insurance contracts during 24 months (with the exception of the individual insurances concluded with a health insurance fund), the continuation will take place on individual basis without medical questionnaire and without waiting times.

In case that the maturity of 24 months has not been obtained, the insurer can subject the underwriter of

an individual plan to specific conditions on the basis of a completed insurance proposal.

The proposal for the continuation can be made online via the website www.hospi4ever.com using the details below:

User ID: 236785000001

Digit: 23

The Verwilghen Act since 01/07/2007

Information requirement for the individual continuation, after termination of the employment relationship with Biocartis.

Procedure:

1. The employer will notify the employee at least 30 days after loss of his collective policy.
2. The employer has 30 days to submit a request for continuation.
3. The insurer has 15 days to offer the employee a quote.
4. The employee has 30 days to accept the proposal.

6.10 Assurpharma



AssurPharma is the result of the cooperation project with the Belgian pharmacists. This service offers the advantage that pharmacists' notes (BVAC-certificates) should no longer be sent by post; the pharmacist can now electronically send these in a secure and convenient manner to AXA Assistance for refund.

You can see the barcode that needs to be scanned by the pharmacist in your My AXA Healthcare platform.

6.11 My AXA Healthcare

This tool provides direct access to your personal file. With My AXA Healthcare you can consult everything online, 24/7 via your personal portal, whenever and wherever you want, should you wish to submit medical costs, would like to view the calculation of the costs or want to follow-up on reimbursements.

Register via <https://fe.axa-assistance.be/DailhealthCare/Insured/Account/Account/Login>

6.12 Doctors Online and SymtomZoom

Additional services that are offered by AXA Assistance are Doctors Online and SymtomZoom.

Due to lack of time, we all tend to let minor ailments drag on. Sometimes they pile up until there is nothing else to do but go to the doctor anyway. To avoid such situations, we offer you quick and efficient solutions that are accessible 24 hours a day, seven days a week:

- Through SymptomZoom, you can get an initial diagnosis based on an online evaluation of your symptoms.
- Through Doctors Online, you can consult a doctor or a psychologist via videoconference within 30 minutes.

Doctors Online is an online service where a medical consultation can be scheduled within 30 minutes or at a time of your choice. This is a free service, 24/7, via the camera of your PC, tablet or smartphone.

The doctor at Doctor's online cannot prescribe an absence certificate but can prescribe medication.

How to make an appointment?

- o You call the contact center on +32 2 550 49 70
- o You request an appointment with one of the doctors
- o You receive a confirmation via text message of email, with a link to the doctors online platform and a personal access code
- o You log in to the virtual waiting room, the doctor will call you and the medical consultation can start.

6.13 MyAXA Fidelity Health

Relaxing in a private sauna, collapsing in a 38°C jacuzzi, starting yoga or just giving yourself a new pillow for a better night's sleep... Focus on your physical and mental well-being thanks to MyAXA Fidelity Health: this platform offers you exclusive

discounts on numerous activities and products related to health and well-being. No more excuses to stay active and do yourself a favour!

QUESTIONS?



Please address all further questions regarding the policy conditions or the intervention by the company, to the HR department.