

Immediate health care treatment may be necessary when you are abroad. In order to avoid any inconvenience and to make life as easy as possible, do not forget the various steps to be taken before, during and after your holidays insofar as health insurance is concerned. Holiday destinations can be divided into three categories.



1. The countries of the European Union (EU), the European Economic Area (EEA) and Switzerland

The countries are :

EEA:

Iceland, Liechtenstein, Norway.

EU:

Germany, Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, Netherlands, Poland, Portugal, The Czech Republic, Rumania, Slovakia, Slovenia, Sweden,

Other:

Switzerland

You can use your European Health Insurance Card (EHIC) in these countries. This card (or the equivalent Provisional Certificate of Replacement) facilitates access to medical treatment which you may need during a temporary stay in another member state.

Health care treatment is provided according to the legal provisions of the member state where you are staying and you are entitled to reimbursement of costs on the basis of the rates which apply there.

For example, if medical services are available free of charge in the country where you are staying, you will also be entitled to treatment free of charge on presentation of your card or equivalent document.

The presentation of the card entitles you to payment or subsequent reimbursement of medical costs incurred in the country you are visiting.

Before leaving for one of the countries covered by the card, be sure to check that your card is still valid.

If your card is not valid or if you do not possess a European Health Insurance Card, it is essential that you order the card at least three weeks before your departure.

If you miss this deadline, a replacement document can be issued by the CNS, but the request for a replacement document must be made at least ten days before departure.

2. Countries outside the European Union (EU), the EEA and Switzerland but linked by bilateral convention to Luxembourg.

The countries are :

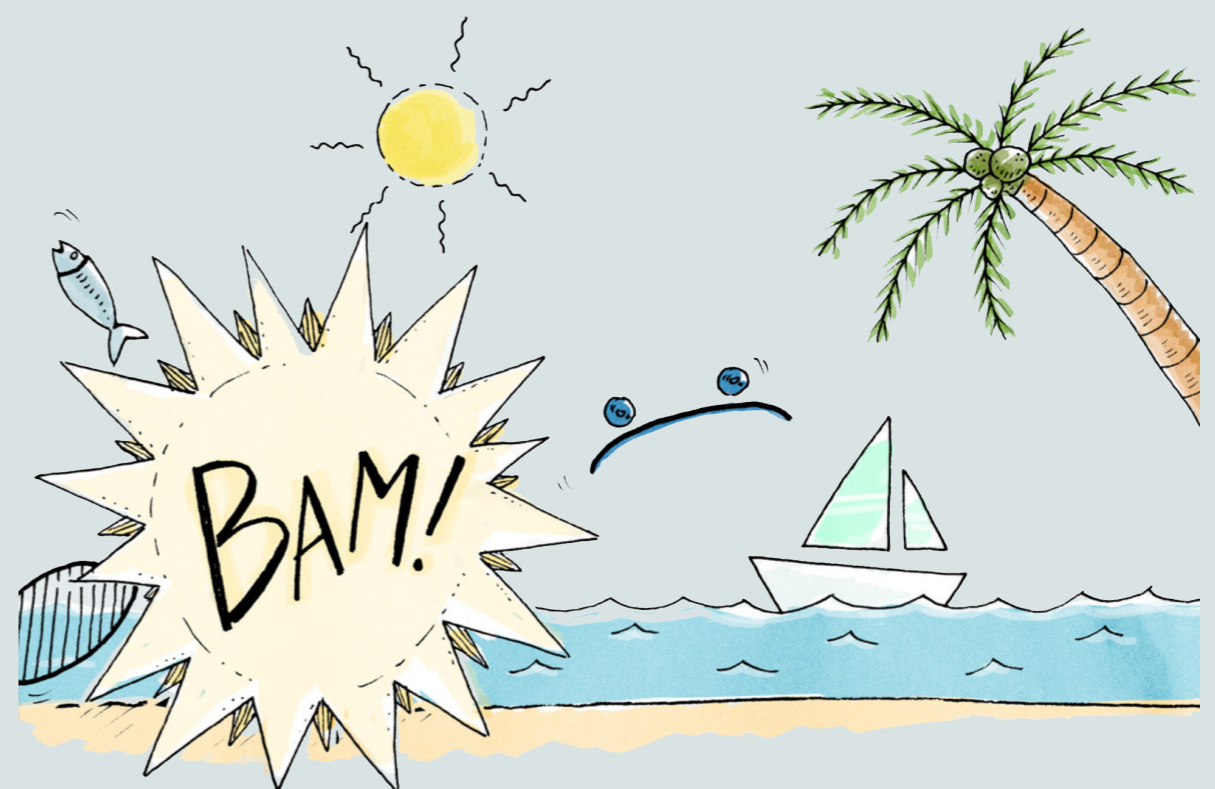
Country	Form	Country	Form
Bosnia-Herzegovina	LU-BiH111	Montenegro	EHIC Card
Cape Verde	LCV/5 (5-40)	Serbia	EHIC Card
Macedonia	EHIC Card	Tunisia	T/L
Morocco	L/M8	Turkey	TR/L-3

For these countries, the insured is obliged to present a form or, if applicable, the EHIC to the social security offices of his/her place of stay, certifying that the holder has the right to benefits in kind which were deemed necessary due to a medical emergency during his/her period of stay.

This institution is then obligated to reimburse health care treatment incurred, and that at the same rates and under the same conditions as it normally applies.

You are requested to order the form at least two weeks before your departure: www.myguichet.lu

As the agreements currently in place do not allow for the possibility of the CNS to act on behalf of the insured, it is preferable that you follow the procedure outlined above in order to avoid possible problems arising from requests for reimbursement.



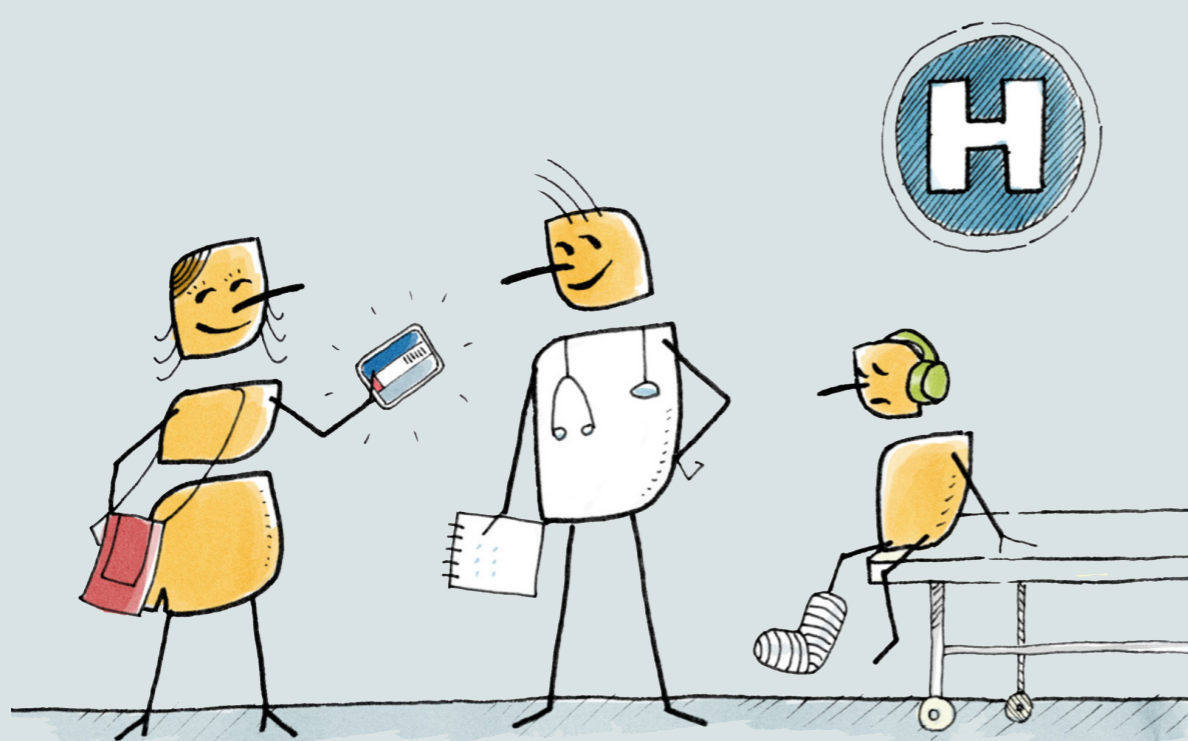
3. Countries outside the European Union (EU), the EEA and Switzerland, not linked by a bilateral agreement with Luxembourg

This covers all other countries in the world which are not included in the two previous categories.

Bills originating in any country of the third group will be reimbursed by the CNS according to the rates and conditions pertaining in Luxembourg. To be eligible for reimbursement it is essential that bills be:

- settled;
- detailed (using medical expressions and not codes) and
- worded in one of the following languages: English, French or German.

The costs of medical health care treatment and hospital care can vary widely from one country to another and may be higher than in Luxembourg leading to possibly substantial differences between sums paid and sums reimbursed by the CNS, to the disadvantage of the insured. If you wish to improve your health insurance coverage in this respect, you should consult a private insurer who specialises in this kind of cover.



More information:

www.cns.lu > Insured person > Private life > Treatment abroad > Holidays abroad