



## What is Concordia Flex Health?

Concordia Flex Health is an insurance product focusing on outpatient expenses, offered by the employer to its employees within a flexible benefit plan. Concordia Flex Health offers a fiscally advantageous solution for reimbursement of outpatient expenses (medical expenses, dental care, optics, prevention) of both employee and family, without any medical formalities.

## Why Concordia Flex Health?

Flexible salary systems continue to gain importance. Logical, as flexible benefit plans allow an employee to optimize his individual salary package. Concordia Flex Health was mainly created to specifically address two market trends: the rising outpatient expenses (partly because of the decreasing hospitalization duration) on the one hand and the rising popularity of flexible salary systems on the other hand.

## Why is Concordia Flex Health unique?

Its uniqueness is mainly attributed to one global cover applicable for the whole family (not only employee) and the yearly possibility of changing the maximum reimbursement. Thanks to the online tool reimbursement is possible in a quick and efficient way.



## Which costs are reimbursed by Concordia Flex Health?

Concordia Flex Health reimburses outpatient expenses next to those incurred during hospitalization. In what follows, a non-limited summary is given:

- Medical expenses such as consultations with a general practitioner, specialist, physiotherapist, occupational therapist, speech therapist, osteopath, psychologist or nursing, blood analysis, registered medicines and homeopathic products.
- As for dental care, Concordia Flex Health reimburses consultations at the dentist, implants, crowns, dental bridges as well as prostheses.
- Reimbursement of optical expenses, concerns glasses, frame costs and contact lenses, not only for the employee but also for his or her family.
- As prevention is better than cure, a preventive cover was added to Concordia Flex Health. More specifically, Concordia Flex Health covers a sports membership fee, follow-up by the dietitian, screening of cancer as well as vaccination.



### Interested?

**Are you an employer or enthusiastic employee willing to convince your employer of the countless benefits of Concordia Flex Health? Please contact our Employee Benefits Consultant for more information!**