

Summary of BMIP/MMBP benefit enhancements

For the Basic Medical Insurance Plan and Major Medical Benefit Plan (BMIP/MMBP), greater focus has been placed on prevention and mental health. The table below summarizes the benefit enhancements that will be valid for treatment incurred from 2025 onwards.

Benefit	BMIP/MMBP 2024	BMIP/MMBP 2025
Dental care	80% up to 728 EUR / 700 USD with 2-year carry-over	80% up to 1150 EUR / 1250 USD with 2-year carry-over
Psychotherapy	50% up to 832 EUR / 800 USD per period of 6 months	80% up to 2500 EUR / 2750 USD per calendar year
Physiotherapy (as is the case today, osteopathy, chiropraxy and some other alternative treatments performed by physiotherapists are covered under the same ceiling)	80% up to 624 EUR / 600 USD	80% up to 940 EUR / 1050 USD
Hearing aids	80% up to 1,040 EUR / 1,000 USD + 1-year carry-over	80% up to 1040 EUR / 1000 USD with 2-year carry-over
Corrective eyeglasses	80% up to 180 EUR / 200 USD	80% up to 180 EUR / 200 USD with 1-year carry-over



Benefit	BMIP/MMBP 2024	BMIP/MMBP 2025
Preventive health check-up	n/a	100% up to 300 USD / EUR per Insured Person aged 18 and above every two years (24 months after the date of the previous preventive health check-up, another one can be covered)
Custodial care	n/a	50% up to 1000 EUR / 1100 USD monthly at home and 1500 EUR / 1600 USD monthly in hospital. Mandatory prior approval based on ADL score of 5 out of 6 or a score lesser than 15 on Folstein's Mini Mental State Examination.
Breast cancer screening	100% at Preferred providers 80% elsewhere	100%
Cervical cancer screening	100% at Preferred providers 80% elsewhere	100%
Prostate cancer screening	100% at Preferred providers 80% elsewhere	100%
Colorectal cancer screening	100% at Preferred providers 80% elsewhere	100%



Additionally, over the next contract period starting in 2025, several service enhancements will take effect:

- Refreshed onboarding journey for new members, including onboarding videos and calls.
- Improved member portal and mobile app with biometric authentication, with additional enhancements over time, including but not limited to:
 - Optimized online request modality for Guarantees of Payment (GOP).
 - Enhanced online claim submission and clarity of settlement notes.
 - An innovative dynamic benefit search functionality.

BMIP/MMBP plan members will continue to access their existing profile with no changes in the claiming process.

