



ÄR GESONDHEETSMUTUELLE  
ZANTER 1956

EN

JANUARY 2026



# THE BENEFITS OF THE CMCM

# Preface



The CMCM provides support anytime, anywhere. Whether you are young or not so young, in perfect health or not, at home in Luxembourg or abroad, the CMCM is by your side.

In the event of an accident, sudden illness or to cover your dental or visual care needs, the CMCM has designed offers to give you peace of mind throughout the year!

We do not exclude anyone because of their age or medical condition, and we do not require any kind of medical examination or entry questionnaire. What's more, the CMCM offers the same benefits to its members' family at no additional fee. And all singles under the age of 30 automatically receive a 10% discount on all benefits.

Together, everything is easier!

Your benefits are everyone's benefits!

**Fabio SECCI**  
**CEO**



# Our values and *commitments*

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1

We operate on the principle of solidarity.

2

Everyone is welcome. No member will be excluded based on age or state of health.

3

New members will never be required to fill out a medical survey in order to be admitted.

4

The new member's family will be admitted as comembers at no additional cost.

5

We will reinvest any surplus funds for the creation of new benefits or the improvement of existing benefits.

6

We will ensure that our benefits cover real medical needs.

7

The CMCM is a responsible health mutual with a strong commitment to community projects.

8

We will continue to develop innovative ways of communicating with our members to make their lives easier.

9

For us, health care is essential. We are committed to consistently promoting benefits that cover preventative costs.

10

Serving our members and their families is our purpose.

# gesondbleiwen. cmcm.lu



We are committed to providing benefits that cover real medical needs and believe in the importance of prevention. This is why we have created the [gesondbleiwen.cmcm.lu](https://gesondbleiwen.cmcm.lu) page, where you'll find our Gesondheet! vlog, the #BeWell podcast, and easy-to-follow recipes for cooking at home.

Our experts in nutrition, diet, sleep, relaxation, sport, alternative medicine and meditation offer their recommendations, advice and tips to help you stay healthy.



De gezonde Podcast mam  
**Sarah Cattani**









# Summary

Founded in 1956, we are currently the No. 1 health mutual in Luxembourg, with 280,000 members. We operate on the principle of solidarity, and serving our members and their families, is our sole purpose. Our benefits are organised as follows:



## THE BASIC COVERAGE

 RÉGIME COMMUN	10
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## OPTIONAL COVERAGES

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General Note: In this brochure, you will find an overview of our benefits. For more details and conditions, please refer to our statutes, which are the only binding reference. Please note that our benefits may vary and are offered on a pro rata basis and within the limits of the resources available to CMCM.



# RÉGIME COMMUN

The basic coverage



The RÉGIME COMMUN, our basic coverage, covers the most common and essential benefits, such as costs related to surgery, hospital stays, medical and dental costs, physiotherapy costs, as well as those related to alternative medicine, including osteopathy, chiropractic, acupuncture and laser therapy.

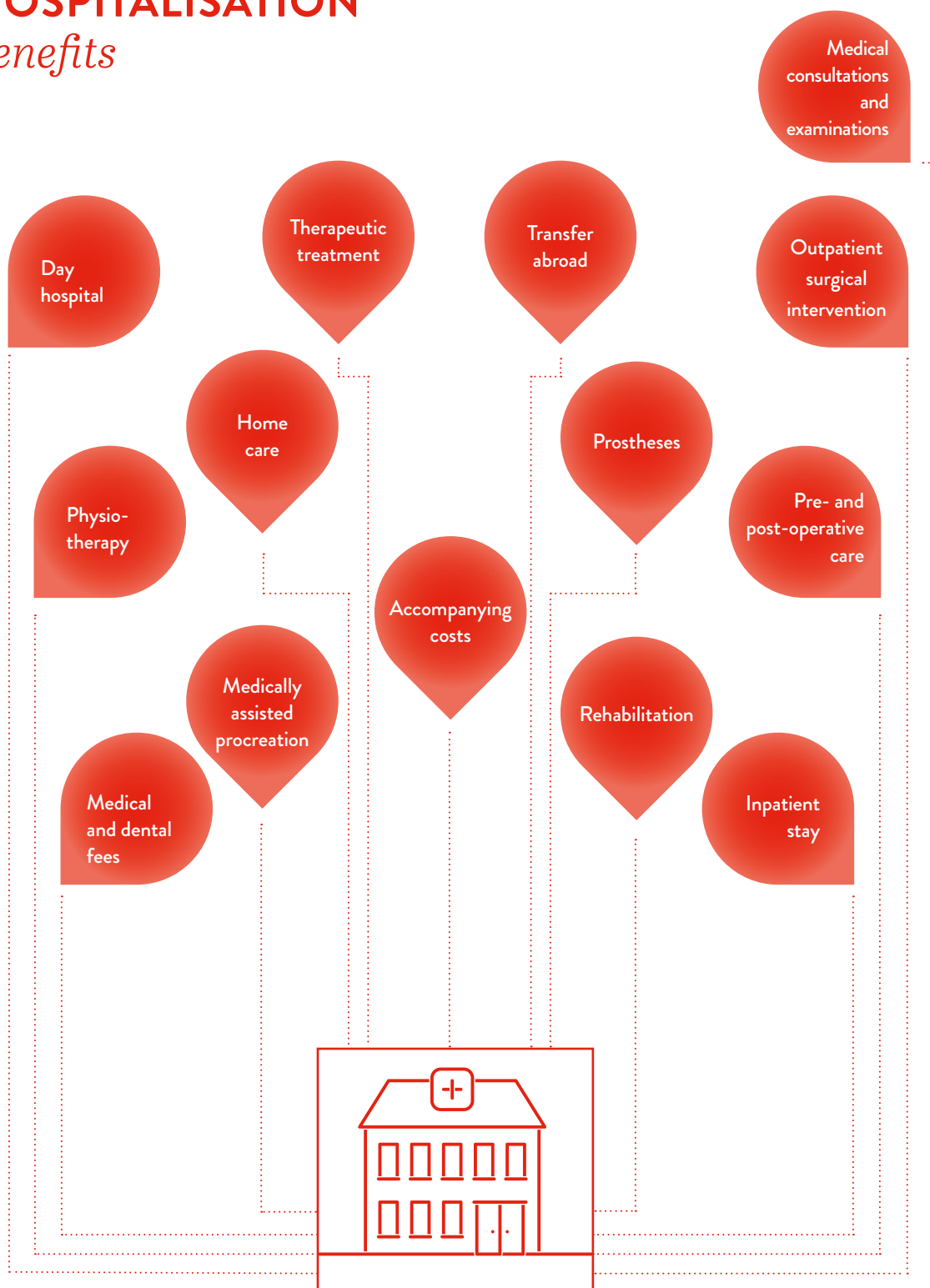
In addition, this coverage includes 24/7 worldwide medical assistance and holiday cancellation coverage.

Here you will find a non-exhaustive list of the benefits included in our basic coverage, the RÉGIME COMMUN.

# HOSPITALISATION

## *benefits*

For more details and conditions on our benefits, please refer to our statutes, which are the only binding reference. Please note that our benefits may vary and are offered on a pro rata basis and within the limits of the resources available to CMCM.





## Good to know

With the optional **PRESTAPLUS** coverage, the costs of a first-class room (if available) are covered, regardless of the type of stay or intervention.

More details on p. 18

## *Hospitalisation and medical fees* **IN LUXEMBOURG**

Whether it's for an **outpatient procedure**, a **hospital stay** or a **day hospital**, the CMCM covers additional costs that are not covered by the Caisse Nationale de Santé.

This includes hospitalisation costs as well as medical and dental fees.

In the event of serious medical treatment or surgery, this coverage even covers the additional costs for a first-class room.

### **ACCOMPANYING COSTS**

Here are some examples of covered expenses / benefits:

- Serious surgery or serious medical treatment
- Hospitalisation of a child under 18
- Hospitalisation of a family member at the end of their life
- Childbirth

### **MEDICALLY ASSISTED PROCREATION**

The CMCM helps cover the co-payment related to a medically assisted procreation, authorised by the health insurance up to a flat rate of €650 per embryo transfer session.



## PROSTHESES

CMCM contributes up to 50 % towards the co-payment for **internal and external prostheses** up to a maximum of €1,000.

The cost of a **wig** authorized by the member's health insurance is also covered up to a maximum of €200.

The CMCM also reimburses the costs of **hearing aids** authorised by the member's health insurance up to a maximum of €400 per device.

## CARE RELATED TO SURGERY OR A SERIOUS MEDICAL TREATMENT

The CMCM contributes to the costs of re-education and functional **rehabilitation** in a specialised centre.

CMCM contributes towards the co-payment for **pharmaceuticals** and **physiotherapy**.

CMCM also contributes towards the co-payment for **home care** (after surgery).

## MEDICAL CONSULTATIONS AND EXAMINATIONS

The CMCM reimburses the costs of **consultations and medical examinations** related to surgery or serious medical treatment, up to a maximum limit of €25.

## CURES - APPROVED BY THE MEMBER'S HEALTH INSURANCE

Our contribution

- Following **surgery or serious medical intervention**:  
The CMCM reimburses the co-payment of a cure.
- **Treatment for pathological obesity**:  
The CMCM will contribute to the co-payment for a single treatment per person covered.
- Follow-up treatment after **bariatric surgery**:  
The CMCM will cover the co-payment up to 20% of the official rate of Luxembourg Social Security.

## Transfer to a SPECIALIST ABROAD

In the event of a transfer abroad, our members have two options for reimbursement:

**Third-party reimbursement** – In medical establishments approved by the CMCM in France, Germany and Belgium, we offer direct handling of costs for investigation, medical intervention, operations, hospitalisation and other related costs.

**Member reimbursement** – For hospital establishments not covered by the CMCM, the costs of medical and surgical treatment must be paid by members themselves. These costs are then reimbursed by the CMCM. This also includes hospitalisation costs, medical fees and other related costs.







## *Benefits related to* **PREVENTIVE AND ALTERNATIVE MEDICINE**

### **ORTHOPAEDIC FOOTWEAR**

If authorised by health insurance: reimbursement up to a maximum of €150.

### **MEDICAL ANALYSES & VACCINATIONS**

Coverage of certain costs for the following tests and vaccinations:

- maternal blood test for the prenatal detection of foetal aneuploidy (Trisomies 13, 18, 21);
- maternal blood test for foetal RHD genotyping;
- Omega-3 index calculation for assessing cardiovascular risk;
- Lp-PLA2 for assessing cardiovascular risk;
- iFOBT blood test (immunological screening for colorectal cancer);
- toxoplasmosis screening during pregnancy
- vaccination against Hepatitis A or B, meningitis and shingles

## **Good to know**

With the optional **PRESTAPLUS** coverage, you have additional benefits such as a first-class room and higher reimbursements for the stress test with a cardiologist, as well as for alternative medicine, including osteopathy, chiropractic, acupuncture and laser therapy.

More details on p. 18

### **DIETETIC TREATMENT**

CMCM contributes to the co-payment of dietician consultations, duly authorised by the health insurance scheme, up to a maximum of €100 per calendar year.

### **CARDIOLOGY - PHYSICAL PERFORMANCE TEST**

The CMCM will contribute to the co-payment of a physical performance test authorised by the member's health insurance up to a maximum of €25 per calendar year.

### **OSTEOPATHY, CHIROPRACTIC, ACUPUNCTURE AND LASER THERAPY**

The CMCM reimburses the costs of alternative medicine treatments up to €50 per session, with an annual total limit of €100 for all these treatments combined.

## DENTAL care

The CMCM offers co-payment reimbursement of certain medical-dental treatments that are not already covered by the member's health insurance up to 100% of the official rate. These treatments include:

- Dental extractions and surgery
- Local and regional anaesthesia
- Scaling
- Orthodontics for children under 17

### Flat-rate contribution

The CMCM offers flat-rate contributions for:

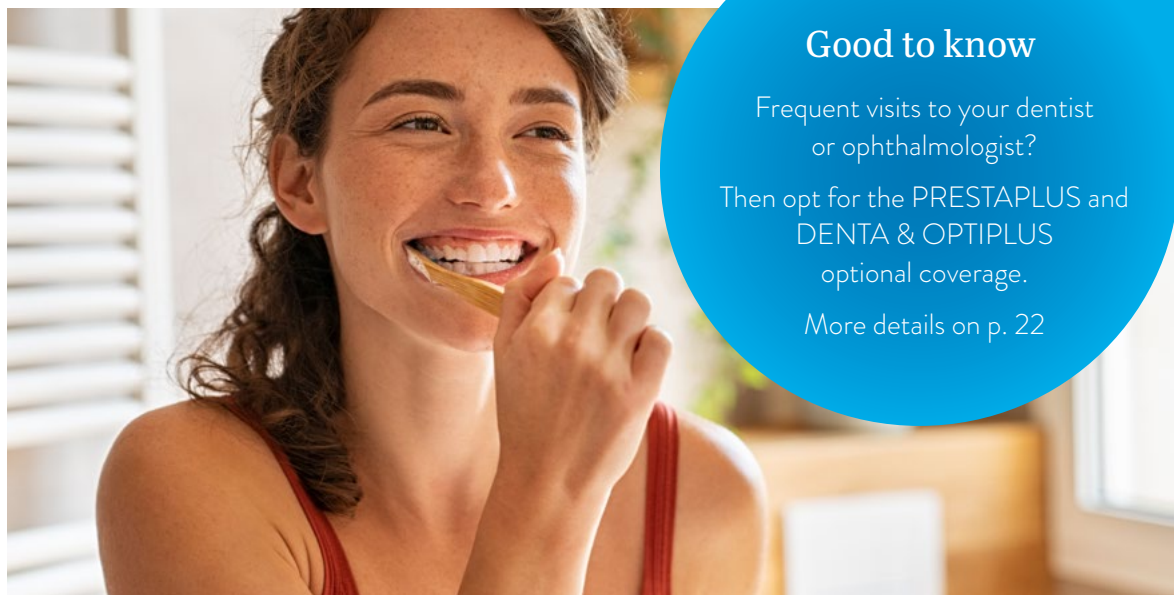
- Crowns
- Implants
- Removable prostheses

### Good to know

Frequent visits to your dentist  
or ophthalmologist?

Then opt for the PRESTAPLUS and  
DENTA & OPTIPLUS  
optional coverage.

More details on p. 22







## CMCM-ASSISTANCE

### *24/7 medical assistance*

### *Around the world*

#### AUTOMATICALLY INCLUDED IN THE BASIC COVERAGE

With the basic coverage, each member automatically benefits from 24/7 worldwide medical assistance, which can be used in the event of sudden illness or accident while travelling abroad.

#### Included:

- **Hospitalisation costs** up to **€100,000** per member/incident;
- **Unlimited repatriation** by the most appropriate means and coverage of costs;
- In the event of an **emergency advice** abroad, coverage of the co-payment not already covered by the member's health insurance up to a maximum of €2,500 per year/member;
- **Coverage of transport by ambulance, helicopter or medical aircraft** and emergency response, including in ski areas and other difficult-to-access locations;
- In the **event of a member's death**, all formalities and costs related to the transport of the body to its final resting place in the Grand Duchy of Luxembourg or in a neighbouring country, are covered. In the event of the death of a loved one, the CMCM provides members travelling abroad with a train or plane ticket to attend the funeral.



#### NEED TO CANCEL YOUR TRIP?

If a member has to cancel a trip due to a significant medical reason, the CMCM will help reimburse the costs up to a maximum of €1,500 per member/trip, with no annual limit.

Our partners:



For travel cancellation protection, we partner with Baloise Assurances.



For repatriation, we partner with IMA Group.



# PRESTAPLUS

## Optional coverage



With the optional **PRESTAPLUS** coverage, the costs of a first-class room are always covered in the event of hospitalisation, regardless of the type of operation.

You will also benefit from a higher reimbursement for alternative medicine, including osteopathy, chiropractic, acupuncture and laser therapy.

Be sure to check out the CMCM's exclusive benefits offered via partners such as the Domaine Thermal Mondorf and the GesondheetsZentrum.



## *Benefit from a first-class room during childbirth* **AND ADDITIONAL PREVENTATIVE BENEFITS.**

Overview of benefits:

### **COVERAGE OF HOSPITALISATION AND MEDICAL FEES IN FIRST CLASS**

PRESTAPLUS contributes to the costs of hospital stays and medical fees in first class in the following cases:

- Minor or medium surgery
- Childbirth
- Hospitalisation without surgery

### **LIPOEDEMA STAGE II**

The CMCM covers the costs of surgery for lipoedema stage II up to a maximum of €2,000 per calendar year.

### **COSTS OF AMBULANCE TRANSPORT IN LUXEMBOURG**

- **If authorised by the member's health insurance:**  
The costs are covered up to 30% of the official rate (maximum €150/year)
- **If not authorised by the member's health insurance:**  
The costs of one transport per year are covered (maximum €100).

## *Costs of* **PREVENTIVE MEDICINE**

### **ORTHOPAEDIC INSOLES**

If authorised by the member's health insurance: reimbursement up to €150/year.

### **CARDIOLOGY - PHYSICAL PERFORMANCE TEST**

The CMCM contributes to the co-payment of a physical performance test authorised by the member's health insurance up to a maximum of €35 per calendar year (€25 via the RÉGIME COMMUN and €10 via PRESTAPLUS).

### **OSTEOPATHY, CHIROPRACTIC, ACUPUNCTURE AND LASER THERAPY**

The CMCM reimburses the costs of alternative medicine treatments up to €50 per session, with an annual total limit of €100 for all these treatments combined. This reimbursement is cumulative with that of the RÉGIME COMMUN.

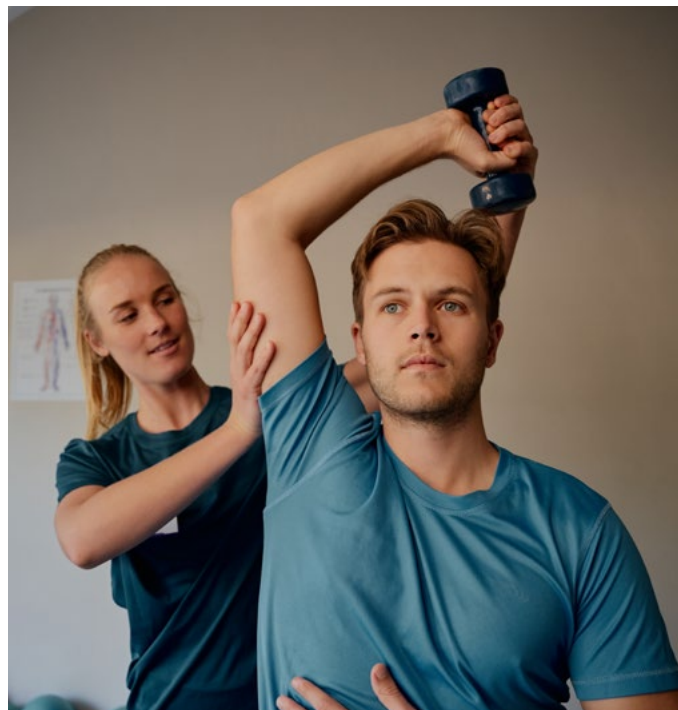
### **PSYCHOLOGICAL SUPPORT**

The CMCM covers consultations for children under 18 with a psychologist, up to a maximum amount of €100 per calendar year.

### **PSYCHOTHERAPEUTIC TREATMENT**

The CMCM covers consultations for adults with a psychotherapist authorised by the health insurance up to a maximum of €40 per calendar year.





## *Exclusive benefits* **FROM CMCM WITH ITS PARTNERS**

### **The DAVID HEALTH concept at Domaine Thermal Mondorf. Back, neck and shoulders.**

The CMCM will cover the co-payment for active rehabilitation for chronic back, neck or shoulder pain provided that the member completes all 24 sessions in the DAVID HEALTH basic program.

### **Protea**

Contribution of €2,000 per member for the PROTEA therapeutic outpatient program for emotional exhaustion developed and offered by the GesondheetsZentrum of the Robert Schuman Hospital Foundation.

### **Long Covid cure**

The CMCM covers the co-payment of a cure to treat the persistent symptoms of COVID-19 offered by the Domaine Thermal Mondorf, duly authorised by the health insurance company.





# PRESTAPLUS AND DENTA & OPTIPLUS

Optional coverage



Do you visit your dentist and/or  
ophthalmologist often?  
Then this optional coverage is for you.

In addition to the benefits offered  
by the RÉGIME COMMUN and  
PRESTAPLUS, this optional coverage  
includes benefits for dental  
and optical care.



## DENTAL care

Coverage of dental care up to an annual limit of €1,000 per member for dental trays, inlays and more.



### The CMCM contributes to the costs of:

- Composite fillings (€125/year/member);
- Pulpotomy treatment (€100/year/member);
- Root scaling and periodontal pocket disinfection (€100/session, €200/year/member);
- Surgical periodontal treatment (€700/year/member)
- Conservative and endodontic treatments (€125/year/member).

## ORTHODONTICS

Here are some examples of orthodontic coverage:

- **Orthodontics >17 years**  
One-time payment of €2,000 per member for orthodontic treatment.
- **Orthodontics <17 years**  
Orthodontic coverage for procedures DT41 - DT45 up to a maximum of €500 per child.

BENEFITS		REIMBURSEMENT		
Act code	Billed Amount	CNS	RÉGIME COMMUN 	PRESTAPLUS and DENTA & OPTIPLUS 
DT41	€1,340	€558.90	€111.78	€500
DT42	€1,340	€558.60	€111.72	€500
DT43	€1,510	€702.30	€140.46	€500
DT44	€1,430	€633.00	€126.60	€500
DT45	€1,430	€632.60	€126.52	€500
	<b>€7,050</b>	<b>€3,085.40</b>	<b>€617.08</b>	<b>€2,500</b>

**EXAMPLE:**

Total CMCM reimbursement per child  
(RÉGIME COMMUN + PRESTAPLUS and DENTA & OPTIPLUS):

**€617.08 + €2,500 = €3,117.08**

DENTAL PROSTHESES

Coverage of dental prostheses up to an annual maximum of €3,500 per member.

FIXED DENTAL PROSTHESES

Crown, pivot tooth, bridge element, telescopic crown €450

Inlay, reconstitution on inlay-pivot, hinge €200

REMOVABLE DENTAL PROSTHESES

Metal skeletal base €450

Resin base plate, reinforced or cast €200

Hook, attachment €150

DENTAL IMPLANTS

Coverage of dental implants and related costs up to a fixed amount of €500 per implant, up to an annual maximum of €2,000 per member.

For more details and conditions on our benefits, please refer to our statutes, which are the only binding reference. Please note that our benefits may vary and are offered on a pro rata basis and within the limits of the resources available to CMCM.



BENEFITS			REIMBURSEMENT		
Act	Number	Billed amount	CNS	RÉGIME COMMUN	PRESTAPLUS and DENTA & OPTIPLUS
Implants	2	€1,900	-	€300	€1,000

**EXAMPLE:**  
Total CMCM reimbursement  
(RÉGIME COMMUN + PRESTAPLUS and DENTA & OPTIPLUS):  
**€300 + €1,000 = €1,300**





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## OPTICAL *care*

### **CORRECTIVE GLASSES**

Contribution to the cost of corrective glasses up to an annual maximum of €150 per member.

### **FRAMES**

Contribution to the cost of frames up to a maximum of €30 per calendar year.

### **CONTACT LENSES**

Contribution to the cost of contact lenses up to an annual maximum of €150 per member.

### **REFRACTIVE SURGERY**

Contribution to the co-payment of refractive surgery not already covered by the member's health insurance up to a maximum of €1,000 per eye.



## Health

## COMES TO YOU

We will be present at certain local markets, in the car parks of certain shopping malls, at jumble sales and other events.

You will find our schedule on the website [ontour.cmcm.lu](http://ontour.cmcm.lu).



# Our benefits AT A GLANCE



Here all different coverages:

## RÉGIME COMMUN (RC)

### RC + PRESTAPLUS (PP)

### RC + PP + DENTA & OPTIPLUS



## PRESTAPLUS

- Alternative medicine : osteopathy, chiropractic, acupuncture and laser therapy
- Hospitalisation in a 1st class room
- Costs for ambulance transport
- Lipœdema stage II
- Psychological support <18 years
- Psychotherapeutic treatment for adults
- Psychotherapeutic treatment >18 years
- Cardiology - stress test
- David Health Mondorf (rehabilitation back, shoulders & neck)
- Treatment program for emotional exhaustion « PROTEA »
- "Long-Covid" cure Mondorf



## RÉGIME COMMUN

- Hospital costs in Luxembourg and abroad
- Costs for referral to a specialist abroad
- Accompanying costs
- Medical and medical-dental fees
- Rehabilitation & physiotherapy (pre-and postoperative)
- Home care
- Alternative medicine : osteopathy, chiropractic, acupuncture and laser therapy
- Orthopaedic footwear
- Cardiology - stress test
- Internal and external prostheses
- Cures
- Dietetic treatment
- Medically assisted procreation
- Medical analysis & vaccinations
- Medical consultations and examinations related to surgery or serious medical treatment

### CMCM-ASSISTANCE

- 24/7 assistance around the world
- Emergency advice
- Medical transport by ambulance or helicopter
- Helicopter rescue abroad
- Repatriation by air ambulance
- Travel cancellation protection

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## DENTA & OPTIPLUS



### OPTICAL CARE

- Corrective glasses
- Frames
- Contact lenses
- Refractive surgery

### DENTAL CARE

- Dental extractions
- Scaling
- Orthodontics for children and adults
- Local and regional anaesthesia
- Splint / cap
- Crown
- Inlay, Onlay, Overlay
- Dental implants
- Composite filling
- Periodontal treatment
- Pulpectomy treatment



- Alternative medicine : osteopathy, chiropractic, acupuncture and laser therapy
- Hospitalisation in a 1st class room
- Costs for ambulance transport
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For more details on our benefits and conditions, please consult our “Statutes 2026” brochure, which is the only authoritative document. The statutes are available on [www.cmcm.lu](http://www.cmcm.lu), under “publications”, or by scanning this QR Code.







# CONTACTS

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24/7

## The CMCM APP

### What are the advantages of the CMCM App?

Thanks to the CMCM App, you no longer need to **send us your invoices** by email or post, but you can now do so easily, **directly and securely via your smartphone**.

This also applies to other requests and certificates.

In addition, you also have an **overview of the reimbursements already made**, as well as the claims submitted and processed.

A further advantage is the access to the **list of pharmacies on duty** and the possibility to **contact the CMCM directly in case of emergencies abroad**.

### How can I download the CMCM App on my smartphone?

You can download the CMCM App free of charge, via the App Store or Google Play, or simply scan this QR Code.

Note: For Android phones, version 8.0 and up is supported.



The new MyCMCM app is already in full development and will be available during 2026. Until then, you will find here the information related to the current app. As soon as the new app is released, all details will follow. Stay tuned!





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[CMCM-App](https://www.cmcm.lu/app)

**MIR SINN DO. FIR JIDDEREEN.**