



# Dental insurance Dentalia Plus

For complete peace of mind  
with additional reimbursements  
up to 1,250 euros for dental care

- ✓ Lifelong protection
- ✓ For a large number of dental problems
- ✓ Perfect addition to your Helan  
orthodontic benefits
- ✓ Join up to 64 years of age

## Affordable dental care

Beautiful and healthy teeth cannot be taken for granted. And statutory health insurance does not reimburse all the costs of dental care. Dentalia Plus is the perfect addition to your Helan orthodontic benefits. With Helan's benefits, you get reimbursed up to 1050 euros for children's and adolescent's braces (up to the age of 22) on top of your statutory reimbursement. Add an additional Dentalia Plus reimbursement and even the most expensive braces remain affordable. Add an extra Dentalia Plus reimbursement and even the most expensive brace remains affordable.

And dental insurance provides even more. You will not only receive reimbursements for orthodontics, but also for dental prostheses, implants, periodontology, preventive and curative dental care. Dentalia Plus therefore provides lifelong protection against expensive costs of dental care for your whole family.

## Get up to 1,250 euros per year reimbursed

### Up to 100% for preventive dental care

You will be reimbursed in full for treatment that detects and tackles developing dental problems.

- Oral examinations
- Gum checks (periodontal index)
- Removing tartar
- Sealing grooves and pits
- Preventive consultations

### Up to 80% for curative dental care

You will be reimbursed 50% or 80% for technical treatment that improves compromised oral health, depending on your preventive behaviour\*.

- Filling cavities
- Removing teeth
- Oral X-rays

### Up to 60% for orthodontics

You will be reimbursed 60% for treatments to correct abnormal positioning of teeth using a brace or blocks for children and adults. This also includes a night guard for teeth grinding.

### Up to 80% for prostheses, implants and periodontology

For equipment to replace teeth and treatments for gum disease, ligaments or tooth sockets, you will be reimbursed 50% or 80%, depending on your preventive behaviour\*.

### ✓ Not insured

- Stomatology and radiology not accessible to the dentist
- Cosmetic dental treatment
- Costs for which billing is illegal
- Medicines

\* Preventive behaviour: you will receive the highest reimbursement for this treatment if you also received a reimbursement for dental care in the calendar year prior to the treatment. So plan a visit to the dentist for a check-up every year.

## About the maximum reimbursement

There is a certain ceiling for all reimbursements. This is a maximum amount that you can get back each year. The maximum annual amount is considered per membership year and not per calendar year.

### Maximum annual reimbursement

After 6 months	After 1 year	After 2 years
€ 350	€ 650	€ 1.250*

\* Of which max. €1,050 for orthodontics, prostheses, implants and periodontology.

*“A brace for our daughter Laura? Fortunately not a big chunk out of our budget. We’ve had Dentalia Plus for 3 years. And so we receive the maximum reimbursement for orthodontics. 1,500 euros were still left after the health insurance fund intervened. We were reimbursed 900 euros of this amount through Dentalia Plus!”*

*Elise and Ward, parents of Laura and Maïté*

## About the minimum waiting period

Every insurance policy has a waiting period. This is the period from when you join, which you must bridge before you can be reimbursed. Not much fun if you need urgent dental care exactly then. That’s why Dentalia Plus cancels the waiting period if you have an accident. If you already have similar insurance, the waiting period expires.

- **No waiting period in the event of an accident.**
- **6-month waiting period** for preventive, curative and periodontal treatment.
- **12-month waiting period** for orthodontics, prostheses and implants.

## Insurance for your whole family

Your children, your partner and yourself. You all deserve a radiant smile. Dentalia Plus is therefore a **family insurance policy**. You can join **up to the age of 64** if you are a Helan customer and are up to date with your contributions to the health insurance fund. You as a parent and your dependent children join together.



**Suggestion or complaint:** [www.helan.be/meldpunt](http://www.helan.be/meldpunt)  
**Send a letter to:** Helan Health Insurance Fund - FAO the Ombudsman  
Boomsesteenweg 5 - 2610 Wilrijk

**If you have you submitted a complaint and are not satisfied with the way it has been handled:**  
**Insurance Ombudsman:** Square de Meeûs 35 - 1000 Brussels  
[info@ombudsman.as](mailto:info@ombudsman.as) - 02 547 58 71 - [www.ombudsman.as](http://www.ombudsman.as)

Helan Onafhankelijk ziekenfonds - Boomsesteenweg 5 - 2610 Wilrijk - 0411.696.011 - RPR Antwerp - [www.helan.be](http://www.helan.be)  
V.U. Rik Selleslaghs - Boomsesteenweg 5 - 2610 Wilrijk - February 2023

The listed benefits and services for health insurance fund customers are only valid for customers of Helan Independent Health Insurance Fund who are up to date with their contributions for additional services. Helan Independent Health Insurance Fund, insurance agent (no. CDZ 5006c) for “MLOZ Insurance”, the VMOB of the Independent Health Insurance Funds, RPR Brussels (422.189.629, recognised under no. CDZ 750/01 for branches 2 and 18). You will find the information sheets and the general terms and conditions for each product on [www.helan.be/VMOB](http://www.helan.be/VMOB). The insurance contract is governed by Belgian law. The term of the contracts is lifelong. In case of complaints, please contact the Helan Complaints Department at [www.helan.be/meldpunt](http://www.helan.be/meldpunt) or the Insurance Ombudsman ([www.ombudsman.as](http://www.ombudsman.as)). For more information on the affiliation to the product(s), please contact your health insurance fund.

onafhankelijke  
ziekenfondsen  mutualités  
libres



## 2023 Premiums

### Monthly contributions per person

#### Joined aged less than 40 years old\*

from 0 to 3 years	€ 0.00
from 4 to 6 years	€ 3.97
from 7 to 17 years	€ 7.72
from 18 to 29 years	€ 8.82
from 30 to 44 years	€ 12.01
from 45 to 59 years	€ 16.90
60 years plus	€ 18.07

#### Joined aged between 40 and 44 years old\*

from 40 to 44 years	€ 16.19
from 45 to 59 years	€ 22.82
60 years plus	€ 24.39

#### Joined aged between 45 and 59 years old\*

from 45 to 59 years	€ 25.35
60 years plus	€ 27.10

#### Joined aged between 60 and 64 years old\*

60 years plus	€ 30.72
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\* From the date your membership starts (all duties and taxes included)

### ✓ Join online

You can easily arrange to join via  
[www.helan.be/aansluiten](http://www.helan.be/aansluiten)

### ✓ Personal advice

A one-to-one conversation may be useful. Opt for a video call then you don't even have to leave the house. Make an appointment via  
[www.helan.be/afspraak](http://www.helan.be/afspraak)