



# Hospitalisation insurance Hospitalia

For complete peace of mind.  
Before, during and after  
your hospitalisation.

- ✓ Outstanding price/quality
- ✓ Rapid reimbursement
- ✓ Protection also in the event of serious illness
- ✓ Extra service package with Hospitalia Assist

## Your tailor-made insurance

Hospitalia, Hospitalia Medium, or Hospitalia Plus: choose the hospitalisation insurance that best suits you from our 3 policies. Each insurance policy offers you the best protection against expensive hospital bills. Day clinics, fee supplements and high costs in the event of serious illness - we've thought of everything. You will receive reimbursements even before and after your admission to hospital.

### Hospitalia

Cost-effective insurance, perfect for a stay in a multiple occupancy room:

- Up to 100% of supplements and fees reimbursed
- Pre- and aftercare reimbursements 30 days before and 90 days after admission
- Insurance up to 25,000 euros a year
- Join with no age restriction

### Hospitalia Medium

Comfort insurance in the event of any hospital admission with a single room:

- Up to 200% of supplements and fees reimbursed
- Pre- and aftercare reimbursement 60 days before and 180 days after admission
- Extra service package with Hospitalia Assist
- Join up to 65 years of age

### Hospitalia Plus

The most comprehensive insurance that also keeps a single room in Brussels and Wallonia affordable:

- Up to 300% of supplements and fees reimbursed
- Pre- and aftercare reimbursement 60 days before and 180 days after admission
- Extra service package with Hospitalia Assist
- Join up to 65 years of age

## Extra assistance and comfort

### Hospitalia Assist (included with Hospitalia Medium and Plus)

Hospital admissions are becoming ever shorter and Hospitalia Medium and Hospitalia Plus has therefore been enhanced with an extra service package: Hospitalia Assist. This is a service package with which you will receive extra help of your choosing during or after hospitalisation. Hospitalia Assist intervenes with up to 1,000 euros per day of admission, several days' admission, home birth or treatment of a serious illness up to twice per calendar year.

#### Transport and carriage

E.g. non-urgent patient transport, transport of (young)children under the same roof, dogs and cats, medicines, meals.

Up to 125 euros per journey (max. 250 euros per event).

#### Help around the house and babysitting

E.g. caring for minors, dogs and cats, help with cleaning, ironing and meals, educational help for children, patient care for single people the night after day admission. Max. 5 interventions of 4 hrs min. and 8 hrs max. for each intervention.

#### Other

E.g. telephone help by a translator or up to 500 euros max. for psychological assistance from a psychologist.

### Ask for help from the operator on 02 560 47 86

Contact us no later than 30 days after your hospitalisation. Your insurance will only reimburse you for services you request via Hospitalia Assist. You cannot request delivery services to the hospital unless in the event of complications.

# Overview of reimbursements in the event of hospitalisation in Belgium (on 01/01/2024)

		 Hospitalia	 Hospitalia Medium and Hospitalia Plus	
<b>Hospitalisation in Belgium (generally):</b>				
<b>Excess</b>	No excess.*	No excess.*		
<b>Annual global limit amount</b>	Up to € 25,000/year	No annual global limit amount.		
<b>Advance payment to hospital</b>	Reimbursement of statutory advance payment.	Reimbursement of statutory advance payment.		
Costs associated with experimental treatments and medicines are not insured.				
<b>Reimbursements in the event of day admission in a double or multiple occupancy room</b>				
<b>Room supplements</b>	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.		
<b>Fee supplements</b>	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.		
<b>Non-refundable fees</b>	-	Reimbursement after approval by a medical advisor (no reimbursement for cosmetic fees).		
<b>Refundable implants and prostheses</b>	Full reimbursement. Dental implants not covered.	Full reimbursement. Dental implants not covered.		
<b>Non-refundable implants and prostheses</b>	Up to €2,500/admission Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.		
<b>Reimbursements in the event of day admission in a single room</b>				
<b>Room supplements</b>	Up to € 80/day.	Up to € 80/day.		
<b>Fee supplements</b>	Up to 100% of the statutory rate.	Up to 100% of the statutory rate.		
<b>Non-refundable fees, robot surgery and IVF</b>	-	Up to € 1,000/admission, after approval by a medical advisor (no reimbursement for cosmetic fees).		
<b>Refundable implants and prostheses</b>	Up to € 2,500/admission. Dental implants not covered.	Full reimbursement. Dental implants not covered.		
<b>Non-refundable implants and prostheses</b>	Up to € 1,250/admission (50% of the amount invoiced). Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.		
<b>Miscellaneous costs</b>	Up to € 6/day (except for costs for telephone, television, flowers, drinks, etc.).	Reimbursement for rooming-in with children younger than 19 years old.		
<b>Reimbursements in the event of admission for several days in a double or multiple occupancy room</b>				
<b>Room supplements</b>	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.		
<b>Fee supplements</b>	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.		
<b>Non-refundable fees</b>	-	Full reimbursement after approval by a medical advisor (no reimbursement for cosmetic fees).		
<b>Refundable implants and prostheses</b>	Full reimbursement. Dental implants not covered.	Full reimbursement.		
<b>Non-refundable implants and prostheses</b>	Up to € 2,500/admission. Dental implants not covered.	Up to € 5,000/admission.		
<b>Miscellaneous costs</b>	Reimbursement (except for costs for telephone, television, flowers, drinks, etc.).	Reimbursement for rooming-in with children younger than 19 years old.		
<b>Reimbursements in the event of admission for several days in a single room</b>				
<b>Room supplements</b>	Up to € 80/day.	Up to € 125/day.		
<b>Fee supplements</b>	Up to 100% of the statutory rate.	<b>Hospitalia Medium:</b> up to 200% of the statutory rate.	<b>Hospitalia Plus:</b> up to 300% of the statutory rate.	
<b>Non-refundable fees, robot surgery and IVF</b>	-	Up to € 1,000/admission, after approval by a medical advisor (no reimbursement of cosmetic fees).		
<b>Refundable implants and prostheses</b>	Up to € 2,500/admission. Dental implants not covered.	Full reimbursement. Dental implants not covered.		
<b>Non-refundable implants and prostheses</b>	Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.		
<b>Miscellaneous costs</b>	Up to € 6/day (except for costs for telephone, television, flowers, drinks, etc.). Reimbursement of € 25/day for rooming-in with children younger than 19 years old.	Reimbursement for rooming-in with children younger than 19 years old.		
<b>Medication during hospitalisation</b>				
<b>Pharmaceutical products with intervention in the compulsory insurance scheme</b>	Full reimbursement.	Full reimbursement.		
<b>Pharmaceutical products with no intervention in the compulsory insurance scheme</b>	Up to € 1,200/admission (50% of the amount invoiced).	Up to € 1,200/admission.		
<b>Pharmaceutical products</b>	Only for surgical stockings: 50% in a single room, full reimbursement in a double and multiple occupancy room.	Up to € 250/admission and full reimbursement for surgical stockings.		

Pre- and aftercare, both in the case of day care and an overnight stay in hospital

<b>Patient contributions, fee supplements</b>	<p><b>Pre-care:</b> Patient contributions and supplements up to 100% of the statutory rate in the 30 days prior to admission.</p> <p><b>Aftercare:</b> Patient contributions and supplements up to 100% of the statutory rate in the 90 days after admission.</p>	<p><b>Pre-care:</b> Patient contributions and supplements up to 100% of the statutory rate in the 60 days prior to admission.</p> <p><b>Aftercare:</b> Patient contributions and supplements up to 100% of the statutory rate in the 180 days after admission.</p>
<b>Medication (with intervention based on the compulsory insurance scheme)</b>	<p><b>Pre-care:</b> 100% of patient contributions in the 30 days prior to admission.</p> <p><b>After-care:</b> 100% of patient contributions in the 90 days after admission.</p>	<p><b>Pre-care:</b> 100% of patient contributions in the 60 days prior to admission.</p> <p><b>Aftercare:</b> 100% of patient contributions in the 180 days after admission.</p>
<b>Physiotherapy</b>	<p><b>Aftercare:</b> 20 sessions in the 90 days after admission.</p>	<p><b>Aftercare:</b> 45 sessions in the 180 days after admission.</p>
<b>Braces</b>	Up to € 50/admission, on doctor's prescription in the 90 days after admission.	Up to € 50/admission, on doctor's prescription in the 180 days after admission.

\* Fee supplements are charged for admission in a single room. University Hospital of Ghent, A.S.Z. Aalst, Imelda Bonheiden and some hospitals in Brussels and Wallonia charge extra high rates. You can find the list of hospitals at [www.ziekenhuizenverijstelling.be](http://www.ziekenhuizenverijstelling.be). The patient will still be charged an excess of €150 when admitted to a single room in one of these hospitals. An excess is never charged for admission in a single room in another hospital not on this list. An excess is never charged either for a multiple occupancy room.

\*\* Cancer, leukaemia, Parkinson's Disease, Hodgkin's Disease, Alzheimer's disease, Aids, Tuberculosis, Multiple Sclerosis, Amyotrophic Lateral Sclerosis, Cerebrospinal Meningitis, Poliomyelitis, Progressive Muscular Dystrophy, Encephalitis, Mucoviscidosis, Crohn's Disease, Brucellosis, Cirrhosis of the Liver as a result of Hepatitis, Scleroderma involving the organs, type I Diabetes, Ulcerative Rectocolitis, Pompe Disease, Malaria, Typhus Exanthematicus, Typhoid and Paratyphoid disorders, Diphtheria, Cholera, Anthrax, Creutzfeldt Jakob Disease, Renal Insufficiency and organ transplants (excluding cornea and skin grafts).

## Complete protection in case of serious illness

### Optimal insurance in case of serious illness (optional with the 3 Hospitalia policies)

You can extend the Hospitalia, Hospitalia Medium and Hospitalia Plus insurance policies with an optional guarantee for serious illnesses. If you become seriously ill (approval by a Medical Adviser required), you can count on up to 7,000 extra euros per year with this guarantee. These reimbursements are intended for a range of medical expenses in addition to hospital admission, such as consultations with a specialist and medicines. At least 31 recognised serious illnesses and disorders qualify for reimbursement via the guarantee.

After a serious illness has been diagnosed, you can no longer add the option to your insurance policy.



### Costs for which a serious illness guarantee is provided:

- Patient contributions and fee supplements up to 100% of the statutory rate
- Patient contributions for medication (following intervention by the compulsory insurance)
- Hair prostheses (following intervention by the compulsory insurance)
- Rental of medical equipment

## Including protection overseas

### Extra protection: hospitalisation abroad

Even if you are admitted **abroad** for an overnight stay, you can count on compensation: up to 200 euros a day with Hospitalia and up to 360 euros a day with Hospitalia Medium and Hospitalia Plus.

This only applies if the admission abroad was unplanned and urgent.

# 2024 Premiums

Monthly contributions per person

	Hospitalia	Hospitalia Medium	Hospitalia Plus	Serious illnesses guarantee
INCLUDING premium Guarantee Serious illnesses				Premium
<b>Age at affiliation: 0-45 years*</b>				
0-17 years	€ 4.43	€ 6.94	€ 7.93	€ 0.32
18-24 years	€ 5.77	€ 8.72	€ 9.93	€ 0.39
25-49 years	€ 12.46	€ 22.15	€ 25.26	€ 1.05
50-59 years	€ 15.38	€ 27.16	€ 31.00	€ 1.28
60 years plus	€ 33.27	€ 48.99	€ 55.92	€ 2.34
<b>Age at affiliation: 46-49 years*</b>				
46-49 years	€ 13.03	€ 23.18	€ 26.47	€ 1.05
50-59 years	€ 16.08	€ 28.44	€ 32.48	€ 1.28
60 years plus	€ 34.81	€ 51.31	€ 58.59	€ 2.34
<b>Age at affiliation: 50-54 years*</b>				
49 years**	€ 13.60	€ 24.23	€ 27.67	€ 1.05
50-59 years	€ 16.79	€ 29.73	€ 33.95	€ 1.28
60 years plus	€ 36.36	€ 53.64	€ 61.24	€ 2.34
<b>Age at affiliation: 55-59 years*</b>				
55-59 years	€ 22.43	€ 40.01	€ 45.74	€ 1.28
60 years plus	€ 48.74	€ 72.22	€ 82.61	€ 2.34
<b>Age at affiliation: 60 years plus*</b>				
59 years**	€ 25.25	€ 45.14	€ 51.64	€ 1.28
60-65 years	€ 54.92	€ 81.52	€ 93.26	€ 2.34
66-70 years	€ 52.58°			
71-75 years	€ 55.67°			
76 years plus	€ 58.77°			

\* from the starting date of your membership. \*\* age on 1 January of your membership.  
 ° Excluding the serious illness guarantee option, as the age limit for joining the serious illness guarantee is set at 65 years.  
 Taxes included.

## When you join Hospitalia, Hospitalia Medium and Hospitalia Plus, it is for life.

It may be terminated by the policy holder giving notice of one month, by non-payment of the contributions, by switching over to a non-independent health insurance fund, or in the event of fraud.

### Waiting period

A 6-month waiting period is the general rule. Have you had an accident or are you switching over from an equivalent policy? The waiting period will then be reduced. A specific waiting period applies for pregnancy. Our experts will be happy to provide further clarification.



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 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)

### ✓ Join online

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

### ✓ 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/appointment](http://www.helan.be/appointment)

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 - November 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.

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