



Our offer for 2024



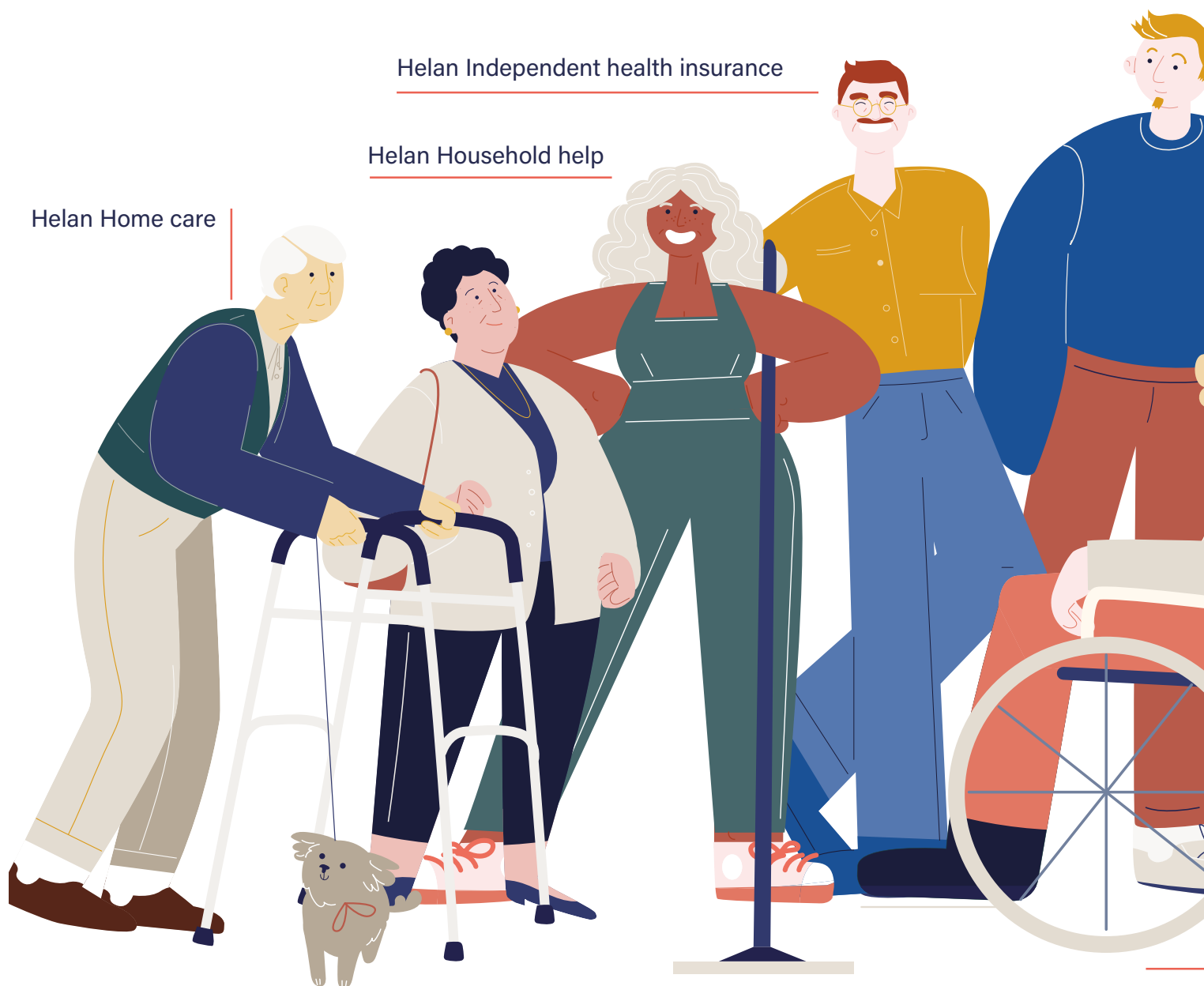
Helan. Total wellbeing.

Helan is a welfare group with a wider view of your wellbeing. We aim to work together to improve your quality of life. So as a customer you can rely on Helan Independent Health Insurance, as well as dental and hospitalisation insurance, home and maternity care, domestic help, childcare, healthcare equipment and holiday camps.

Helan Independent health insurance

Helan Household help

Helan Home care



Discover our broader view of your well-being

Helan offers a wide range of services and expertise that can help you improve your quality of life. We are there for everyone who wants to live independent lives, for those who are young or a bit older, for those who are sick or want to work on their physical or mental health.

At every stage of life and in every circumstance, we offer you the services, refunds and benefits you are looking for. And our view is

always broader: besides fast and transparent reimbursements for your medical expenses, you also have a partner in us. For your health, for your well-being, for your comfort.

What that means concretely for you, you will discover step by step in this brochure.



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helan 

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Your health insurance fund

At your service

Team Helan is here for you. Online where you can. Personal where necessary. Together, we make a difference for you.

My Helan, your online health insurance fund

You won't waste precious time on paperwork with us. And your file is in your own hands, with My Helan, your online health insurance via PC or app. It lets you quickly apply for refunds, track your benefits, see when you will be reimbursed and manage your online health record, all digitally.

www.mijnhelan.be

Personal (video) conversation

We are happy to make time for personal advice. You choose when it suits you. Schedule a video call or a meeting at the office. In some offices you can also ask minor questions without an appointment.

www.helan.be/afspraken

What to do in case of...

What to do in case of hospitalisation, if you are pregnant, suddenly need home care, or want to join a health insurance fund for the first time? On our website, we guide you step by step through the milestones in your life.

www.helan.be/wat-te-doen-bij

Entirely social

Test your knowledge on numerous health topics, get advice from the psychologists at the Helan Luisterlijn, discover medical apps to take control of your own health, ... Helan's Instagram and Facebook page (in Dutch) will give you plenty of tips to support your well-being.



Your health insurance fund

Refunds, benefits and healthcare premiums

If you are unable to work due to illness or an accident, we will arrange your replacement income. Our refunds keep your medical costs affordable. And thanks to the Zorgkas via Helan, you can pay your obligatory contribution to the Flemish social protection (Vlaamse sociale bescherming).





Reimbursement through statutory health insurance

If you incur medical expenses for a doctor, physiotherapist or dentist, the statutory health insurance will arrange how much you will be reimbursed. Your health insurance is also valid in many situations abroad. Helan provides medical assistance and reimbursement afterwards.

As a health insurance fund, we also take your personal situation into account. Through the maximum bill, we will reimburse all your medical expenses for the rest of the year from a certain ceiling. And if you have a lower income, you will get more back via the increased allowance.

www.helan.be/terugbetalingen

Zorgkas via Helan for the Flemish social protection (Vlaamse sociale bescherming)

In Flanders, you pay a compulsory healthcare premium every year for Flemish social protection. This is how you contribute to a better life for more than 300,000 people in need of care.

Helan can be your health insurance fund as well as your healthcare fund, and take care of that contribution for you.

www.helan.be/zorgkas

Replacement income and disability advice

Are you sick or unable to work for a while due to an accident or surgery? Or have you just given birth? Then we will arrange your benefits. You easily apply for these digitally and track them through My Helan, your online health insurance fund. Unless you have questions of course. In which case we are happy to make time for you.

Making time for advice is something we also do when you return to work after your disability. If you need help aligning your work with your new needs, we are here for you.

www.helan.be/vervangingsinkomen

Additional Helan benefits

In exchange for the monthly contribution of 10.00 euros per holder, or rightful claimant, we not only arrange for you the legal refunds. You get a nice package of extra Helan benefits on top.

Children do not pay a separate contribution but enjoy all the benefits of their parents. Discover your Helan benefits further on in this brochure and on our website.

www.helan.be/voordelen

Benefits and services

For your health

We want to keep healthy living accessible and affordable for everyone. We offer reimbursements for preventive examinations, medical apps, alternative treatments and psychotherapy. We also inspire you with plenty of tips and challenges that give gusto to healthy living.



Your Helan services

Helan Magazine

Helan Magazine keeps you well-informed about the latest health news. It drops free in your letterbox 4 times a year. And on our website, you will find a rich digital magazine on care, health and well-being.

www.helan.be/magazine

Online health tests

On the Helan website, you test your health yourself and get advice tailored to your results. Discover achievable tips there that will give you the appetite to change course or stick to good habits.

www.helan.be/bewustleven

Webinars

Working on your mental resilience, digital conscious parenting, the power of sleep, ... Through Helan, you regularly register for free webinars. We invite health experts to inspire you to live a healthy life, or to help when things are not going so well.

www.helan.be/webinars

Your Helan benefits

✓ Helan Hotline

5 sessions

As a customer of Helan Health Insurance you get five conversations with a recognised psychologist by telephone or video-chat. There's no waiting time. We hear you, right away. Feel free to call us for an exploratory conversation entirely without commitment. Afterwards, we work by appointment. So we really make time to listen to you.

✓ Prevention bonus

Up to 25 euros discount

At the Helan Healthcare Store you get a 25 euros discount per person when you buy products to protect your health, such as earplugs, fitness monitors, blood pressure monitors, condoms, bicycle helmets and more.

✓ Movement bonus

Up to 100 euros refund

Movement pays off. Literally. You get back up to 25 euros for sports clubs, up to 25 euros for sports research, up to 25 euros for sports events and up to 25 euros for physical activity on referral.

✓ Psychotherapy

Up to 120 euros refund

Each child and adult receives a reimbursement from Helan of 10 euros per session with a recognised psychologist, remedial therapist or psychotherapist, for a maximum of 12 sessions per year.

✓ Medical apps

Up to 20 euros refund

Recognised medical apps are the ideal partner for a healthy life. Skinvision, with which you can check your skin for suspicious spots? For every recognised medical app to which you subscribe, Helan reimburses 20 euros per year. Skinvision and Fibrichck you even use completely free of charge.

✓ Vaccines

Up to 25 euros refund

Protecting your health against pneumococcal disease, HPV or when you travel is a good idea. That's why we reimburse your vaccine up to 25 euros per year, as long as you don't get reimbursed by the legal health insurance.

✓ Alternative treatments

Up to 72 euros refund

For osteopathy, chiropractics and acupuncture you receive 6 times 12 euros reimbursements, up to 72 euros per year.



✓ Glasses, contact lenses and eye pads

Up to 60 euros refund

You get an annual refund of 50 euros if you're less than 19 years old, 30 euros if you're over 19 years of age, and 60 euros if you're aged between 19 and 65 with a prescription of between 4.5 and 7. What's more, our network of recognised opticians will give you an extra discount.

✓ Vision correction

Up to 100 euros refund

You receive a one-off reimbursement of 100 euros per eye for intraocular lenses and lens surgery.

✓ Menopause consultant

NEW!

Up to 50 euros refund

You receive a refund of 10 euros per session, maximum 5 sessions, with a recognised menopause consultant.

Even more benefits

- Wellness
- Dietetics
- Diabetes care
- Lifestyle advice
- Preventive investigations
- Sleep therapy
- Discounts at the Helan Health care shop
- Foot care

www.helan.be/voordelen

Benefits and services

For your family

We're there for you and your family, from before the birth. We arrange your maternity allowance and a birth or adoption grant. And we're with you every step of the way. From maternity care to childcare, to holiday camps and braces for your teenager. This way, growing up healthy will remain affordable.



Your Helan services

Replacement income

As your family grows, you will be entitled to parental leave for new mothers, fathers or co-parents, and adoption leave for adoptive parents. We will arrange the corresponding benefits for you. On our website, we will guide you through the paperwork.

www.helan.be/moederschapsverlof

Personal (video) conversation

What about parental leave, maternity care or breastfeeding breaks? How do you apply for birth leave? What are you entitled to when you adopt a child? Schedule a video call or a meeting at the office. We will be happy to help you find your way.

www.helan.be/afspraak

Maternity care

Finally your little one has arrived. Thanks to Helan Maternity Care you get the extra pair of hands to look after and care for your baby, and assist you in the household.

www.helankraamzorg.be

Childcare

If you decide to go back to work after your maternity leave, our childminders or day-care centres welcome your child with open arms. We are experts when it comes to caring and nurturing. Our pedagogical project also helps your child learn through play.

www.helankinderopvang.be

Your Helan benefits

✓ Maternity care

Up to 300 euros refund

Helan Health Insurance believes that every family deserves maternity care. Every mother or father who's a member of Helan receives a refund of 5 euros per hour, with a maximum of 30 hours. Single parents are also entitled to 300 euros.

✓ Birth, adoption and foster-care grants

Up to 300 euros refund

As your family grows, we help your budget grow with it. With a birth or adoption grant of up to 300 euros, if both parents are members of Helan Health Insurance Fund. Or with a foster-care grant for those offering long term foster-care.

✓ Discount on baby equipment

Up to 150 euros discount

Helan Healthcare Store selects high-quality products for babies and children for you. From the fifth month of pregnancy you receive 50% discount on this range, with a maximum discount of 150 euros per child.

✓ Gift upon pregnancy or birth

NEW!

30 euros

You will receive an extra gift worth 30 euros if you buy articles of baby equipment from the Helan Health care online store.

✓ Administration costs for Helan Child care

NEW!

Up to 50.40 euros refund

If you're a customer of both Helan Health Insurance and Helan Child care, you'll receive an annual refund of up to 50.40 euros for administration costs.

✓ Camps, school trips and playground activities

Up to 190 euros refund

You get a reimbursement of 5 euros per day, at a maximum of 40 days per year. Because there is a franchise of 10 euros, you will be reimbursed up to 190 euros per year. This applies to camps of at least 2 consecutive days, to playground work, after-school care during school holidays and school trips of 1 or more days.

✓ Speech therapy

Up to 1,500 euros refund

For speech therapy you can count on a reimbursement of up to 1,500 euros every 5 years.

✓ Orthodontics

Up to 1,050 euros refund

Helan supplements the legal reimbursement for orthodontics in children with a great additional benefit. For example, you will receive up to 1,050 euros back for treatment up to the age of 22.

Even more benefits

- Sonogram
 - Breast pumps
 - Alternative treatments such as osteopathy
 - Patient's own contribution
 - Care for an ill child
 - Spectacles and lenses
 - Podiatric insoles
 - Sports club or youth movement membership fees
- www.helan.be/voordelen

Heyo

Do you know Heyo, the holiday camps through Helan? Heyo continues to build on the expertise of the former non-profit organisations Idee Kids and Kriebels & Kuren. We provided 40,000 children and young people aged 3 to 18 with an unforgettable holiday last year, at home and abroad, with or without an overnight stay.

Discover all holiday camps at www.heyo.be.

Your Helan benefits

- Helan customers receive up to 30% discount on overnight camps and at least 10 euros discount on camps without overnight stay!
- For your three-year-old's first Heyo holiday camp you don't have to pay anything at all!



Benefits and services

For an independent life

Helan is your partner for when you need care. Temporary or long-term, for you or someone close to you. You can rely on an experienced team from the whole Helan welfare group, and on our partners.



Your Helan services

Social Work Department

Our Social Work Department will guide you to the right care. We have dementia experts, occupational therapists and experts who are familiar with benefits and premiums. So for informal caregivers too we're the point of contact par excellence.

www.helan.be/dmw

Home care and home nursing

At Helan, we know that every care situation is unique. That is why we are happy to work out a personalised home care plan for you. You can also come to us for palliative care.

www.helanthuiszorg.be

Care budgets and mobility aids

If you are temporarily or permanently ill or in need of care, you may be entitled to a care budget through the Flemish Social Protection. We are happy to help you with the administration and give advice for your situation. You can also get assistance to rent or buy mobility aids. You can find the material itself at Helan Health Care Shop.

www.helan.be/vlaamsesocialebescherming

Helan Health Care Shop

Helan Health care Shop supports your health and well-being. We help you find the right products to stay healthy and active as well as improving your well-being in care situations.

You can count on us for the sale and rental of health care equipment and tailored advice on your particular situation. We have experts in house, ranging from product specialists through occupational therapists to bandagists and incontinence experts. They will be happy to make an appointment to advise you, at the shop or in your home. And as a Helan Health Insurance customer you enjoy attractive discounts.

Your benefits

- 10% discount on the entire range.
- 30% discount on incontinence, anti-decubitus and diabetes equipment and on aids for back and neck complaints.

www.helanzorgwinkel.be





Your Helan benefits

✓ Personal alarm system

Discount rate

A personal alarm system keeps those in need of care in contact with our partner's alarm centre 24 hours a day. Helan gives you a discounted rate. We help you choose a system that suits your situation.

✓ Oncology rehabilitation

Up to 200 euros refund

We reimburse 75% of the costs for oncology rehabilitation at a recognised centre or hospital, with a maximum of 200 euros per year.

✓ Non-urgent medical transport

Help and advice

Need transport to and from the hospital? We are at your disposal and will help you to bear the costs.

✓ Home dialysis

NEW! Up to 40 euros per year

When you opt for home dialysis, this involves extra costs - water and electricity for example. Helan Health Insurance reimburses you up to 40 euros a year.

✓ Shelter for those in need of care

Up to 250 euros refund

Get an intervention of 15 euros per day towards the costs of a short stay, with a maximum of 28 days a year. Recover after an operation or accident in a Helan-approved care home and receive a reimbursement of 35 euros per day (and 15 euros per day for any accompanying person), for a maximum of 28 days per year. Get 6.50 euros back per day or night for day or night care, up to a maximum of 250 euros per year.

Even more benefits

- Administrative contribution of your Helan household help
- Help with Alzheimer's disease or disability
- Extracurricular care for children with disabilities
- Glasses, contact lenses and eye surgery
- Adapted clothing in case of illness or burns
- Support stockings
- Wigs

www.helan.be/voordelen

Your insurances

Hospitalisation insurance

Insurance through Helan is affordable but protects you from sky-high costs.

Before, during and after your hospitalisation.



Hospitalia, Hospitalia Medium, or Hospitalia Plus

Choose the hospitalisation insurance that best suits you from our 3 policies. Hospitalia Medium and Hospitalia Plus provide for more extensive before and after care. If higher supplements are charged in your region, then Hospitalia Plus is the best choice. In any case you will be affordably and extensively insured for childbirth, surgery or in-patient treatment.

www.helanhospitalisatieverzekering.be

Most chosen

Hospitalia Medium

The peace of a single room, comprehensive preliminary and aftercare and extra help after your hospitalisation? This insurance has thought of everything. For you and your family.

Your benefits

- Tranquillity of a single room
- 60 days preliminary care and 180 days aftercare
- Widely insured without an amount limit
- Supplementary charges reimbursed up to 200%
- Hospitalia Assist service package



Hospitalia Assist service package

Included with Medium and Plus

Hospitalia Medium and Plus include the Hospitalia Assist service package. With this, you get homework help for your children, transport and night help for single people or care for your pet if you have to go to hospital or rehabilitate. This will give you plenty of room to recover peacefully.

www.helan.be/hospitalia-assist

Coverage for Serious Illnesses

Starts from 0.32 euro per month

You can extend the 3 Hospitalia insurance policies with a coverage for serious illnesses option. This ensures that the costs of a serious illness are reimbursed throughout the year, even outside a hospital admission. Consider costs for daily medication, specialist consultations or rental of medical equipment. You get up to 7,000 euros extra every year for the treatment of 31 recognised serious diseases. You can contract the extra coverage when taking out your insurance.

www.helan.be/waARBorg-zware-ziekten



Your insurances

Waiting policy

The waiting policy Hospitalia Continuity protects you for life. The same day your employer's group insurance comes to an end, you will continue to be affordably insured thanks to Helan.

Hospitalia Continuity

If you have a hospitalisation insurance thanks to your employer, Hospitalia Continuity ensures you to remain affordably insured the moment you change jobs, you have to stop working due to an illness or an accident, or you retire. No waiting period, no medical questionnaire and no extra costs. And even now, you can count on extra reimbursements in case of a hospitalisation

www.helan.be/wachtpolis

Your benefits



- Remain insured when you retire, resign or start a new job
- Switch without waiting period or medical questionnaire
- No age limit or extra contributions
- Extra reimbursement of up to 50 euros per day in case of a hospitalisation



Your insurances

Dental insurance

Don't wait until you hear that crooked tooth, that cavity, or that broken molar quietly pleading for help. Instead, get dental insurance now, and get up to €4,000 in dental care costs reimbursed. Your teeth will thank you.

And so will your wallet.

NEW!

Dentalia Up

A beautiful, healthy smile does not go without saying. And there are quite a few dental care costs that statutory dental insurance does not reimburse. **Dental insurance Dentalia Up reimburses up to 4,000 euros per person.**

Insurance for your entire family

Your children, your partner, and yourself. You all deserve a radiant smile. That is why Dentalia Up is family insurance. And it pays to join as soon as possible, because if you join Dentalia Up before your child is 5 years old, the child will benefit straight away from the maximum reimbursement. This means you can afford even the most expensive braces. And you can join up to the age of 64. So, you can be assured of a beautiful smile. Throughout your life.

www.helan.be/dentalia-up

Your benefits

- 100% reimbursement for preventive dental care
- Up to 80% reimbursement for curative dental care
- Up to 80% reimbursement for prostheses, implants and periodontology
- Up to 60% reimbursement for orthodontics for children
- 100% reimbursement for unforeseen costs (in case of an accident or cancer)



Helan. Continuously reachable.

At Helan we like to keep your administrative processes as simple as possible.
Wherever possible, we work quickly and digitally. We are happy to give personal advice where needed.

Need something taken care of? We'll handle it.

- Check My Helan on www.mijnhelan.be
 - Your online health insurance fund via PC or app.
 - Track reimbursements and payments.
 - Apply for benefits, print sticky notes, view your file.
- For more information visit our website www.helan.be
 - Join a health insurance fund or insurance policy online.
 - Help in applying for a reimbursement or payment.
 - Send documents digitally.
- Send us your doctor's notes
 - Find a Helan letterbox near you: www.helan.be/brievenbus
 - Through the post: Boomsesteenweg 5 - 2610 Wilrijk



Do you have a question? We are at your service.

- Ask your question
 - Chat with us, send an email or view frequently asked questions via www.helan.be/contact
 - Call us on **02 218 22 22**
- Book a consultation at www.helan.be/afspraken
 - We will make time for a personal conversation by video or at an office near you.
 - Advice if you become a parent, are unable to work, need home care or have to go to hospital.
 - Explanations about additional insurance, or about joining a health insurance fund.
 - In some offices you can also ask minor questions without an appointment. Check where and when at www.helan.be/kantoren.
- Report your complaint or suggestion via www.helan.be/meldpunt
 - Please let us know if there's anything we can do better. We're good listeners



helan  Independent health insurance

www.helan.be

Helan Independent Health Insurance Fund - Boomsesteenweg 5 - 2610 Wilrijk - 0411.696.011 - RPR Antwerp - www.helan.be - V.U. Rik Selleslaghs - Boomsesteenweg 5 - 2610 Wilrijk - October 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. Benefits are valid for 2024 and subject to approval by the health insurance supervisory service (CDZ), 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 number CDZ 750/01 for branches 2 and 18). You will find the information sheets and general terms and conditions for each product at www.helan.be/VMOB. The insurance contract is governed by Belgian law. The term of the contracts is for life. In case of complaints, please contact the Helan Complaints Department at www.helan.be/meldpunt or the Insurance Ombudsman (www.ombudsman.as). For more information on the affiliation to the product(s), please contact your health insurance fund.

Household help is organised by Helan Huishoudhulp NPO, childcare is organised by Helan Kinderopvang NPO, Helan Health care Shop is organised by Helan Zorgwinkel NPO, home care is organised by Helan Thuiszorg NPO. The health care fund "Zorgkas" is organised by the MOB (mutual assistance company) Zorgkas van de Onafhankelijke Ziekenfondsen (Care fund of the Independent Health Insurance Funds)

onafhankelijke
ziekenfondsen  mutualités
libres