

Helan Health insurance 2025
Supporting you with a wealth of advantages

helan Independent health insurance



More than just a health insurance

Your wellbeing partner in every stage of life

As a health insurance fund, we arrange your mandatory reimbursements and benefits. And we supplement them with advantages and extra reimbursements that make a real difference. But we don't stop there. As a customer of Helan Independent Health Insurance, you have affordable access to the full range offered by our wellbeing group.

Such as an affordable dental and hospitalisation insurance, professional home and maternity care,

a healthcare shop with high-quality products and a hire service for specific supplies. Our household helpers keep your home clean, and our social workers advise you on social services.

Your children are welcome to join Helan Childcare. And during school holidays, your children can enjoy fun camps run by Heyo. Our mission is to support you and your family and make all of your lives easier.



They rely on you. You can rely on us.

While you're there for the ones who need you most - your children, your parents, your loved ones - Helan is there for you. In every phase of your life and at every moment you need care, you can count on our 5,000 staff members. Each one of them is ready to help you: customer advisers, file managers, childcare workers, cleaners, carers, social workers, prevention experts and many others.

Why one million customers already rely on us

Because we have a unique approach at Helan, which we implement throughout our organisation.

We really listen.

To what you actually need from us.

We offer no-fuss service.

So you receive fast and convenient help.

We have thorough knowledge of our field.

You can count on clear advice and expert staff.





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Your health insurance

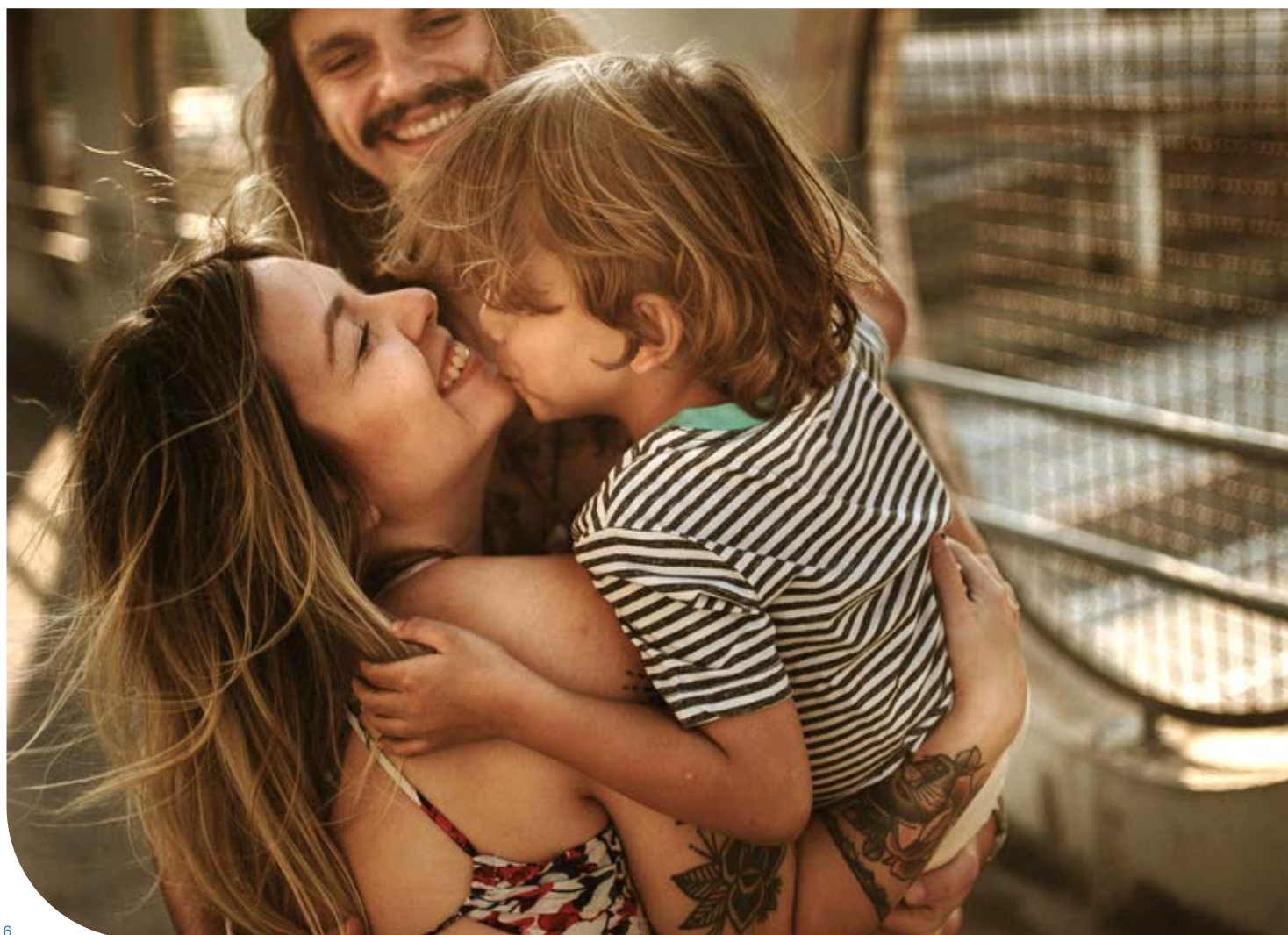
It all starts with your health insurance. We handle your file with care and attention to detail: online when possible, with personal advice when needed. Our reimbursements keep your medical costs affordable and, if you are temporarily unable to work, we'll arrange your benefits. In addition, Helan Independent Health Insurance supports you with extra advantages and services for health and prevention, baby and family, therapy and treatments, and care and support.

Your reimbursements via the mandatory health insurance

Have you incurred costs for medical care at a doctor's office, physiotherapist or dentist? We arrange the reimbursements via the mandatory health insurance. Your health insurance usually also covers trips abroad: we take care of the medical support and reimbursements afterwards.

As a health insurance fund, we take into account your personal situation. Via the maximum invoice, we reimburse all your medical costs for the rest of the year above a specific threshold. If you have a lower income, you are entitled to a higher reimbursement.

helan.be/terugbetalngen



Your benefits in the case of incapacity to work

Temporarily unable to work? You can count on Helan for your benefits: if you're sick, involved in accident, have to undergo a procedure, or have just given birth, became a parent or adopted a child and so on.

Requesting benefits and monitoring them online is easy. But you can always consult one of our customer advisers for advice tailored to you. We are also here for you if you need help or advice

helan.be/incapacity-work

My Helan, your online health insurance

With My Helan, your smartphone or computer gives you instant access to your health insurance. You can sort many things out yourself, at any time of day or night. Need stickers? Want to request or sign documents? Requesting your Helan advantages? Or monitoring reimbursements? It's possible at any time, even outside of office hours.

Download the **My Helan app** in the App Store or in Google Play. You can log in on your computer at myhelan.be

Your Helan Health Insurance premium: € 10.30/ month

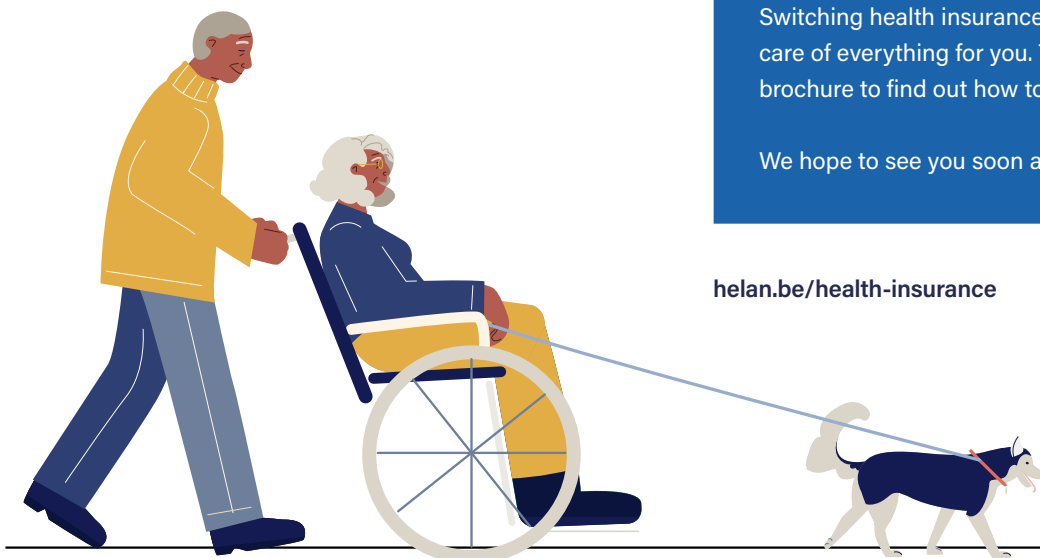
You can join the Helan Independent Health Insurance for 10.30 euro per month. For this amount, we reimburse your mandatory healthcare costs, arrange your benefits and you gain access to advantages that truly support you.

Want to become a customer with your partner? You'll enjoy double the advantages. And your children? They're automatically covered. You don't need to pay anything extra and all the advantages apply to them too.

Switching health insurance is simple. Helan will take care of everything for you. Take a look at the back of this brochure to find out how to become a customer.

We hope to see you soon at Helan.

helan.be/health-insurance



Your advantages and services

As a health insurance, we support you with an extensive package of services and extra Helan advantages on top of your mandatory reimbursements. It's not just a list of any old discounts. It's our way of supporting you with what we believe really matters: your wellbeing - both physical and mental. That is why we review our advantages every year and listen to what you really need as a customer.

On the next few pages, we'll explain our advantages per category. You can find the full list in alphabetical order at the back of this brochure and on our website.

Your advantages and services for health and prevention

Giving you the encouragement to live healthier. That's Helan's mission. And we do this with reimbursements for preventative examinations, medical apps and initiatives that encourage exercise and healthy eating.



Our services for health and prevention

→ Helan Magazine

The latest health news from reliable experts and everything you need to know about your health insurance: find it in Helan Magazine*. You'll get it sent to your home for free 4x per year. You can also find countless articles and blog posts about health care, health and wellbeing on our website.

helan.be/magazine

→ Online health tests

On our website, you can test your health and get advice based on your results. Including tips on how to adopt new habits or maintain your good habits.

helan.be/bewustleven

→ Inspiring webinars

Training your mental resilience, parenting in a digital world, better concentration... We regularly invite healthcare experts to motivate you to take care of yourself and others. You can attend our webinars* live or watch them later on our website.

helan.be/webinars

“The Helan advantages gave me the push I needed. I enlisted the help of a health coach and joined a sports club. And to help me relax, I can visit a wellness centre.” Nathalie



* only available in Dutch and French.

Your advantages for health and prevention

Healing is good. But staying healthy is even better. That's why we at Helan love health and prevention. We offer preventative advantages that support your physical and mental health. Your body will feel the difference - and so will your wallet.

INCREASED HELAN ADVANTAGE

- ✓ **Sports club, gym or youth movement membership fee**
up to € 50 per year

Exercising pays off. Especially if you're a Helan Health Insurance customer. As of 2025, you'll receive a reimbursement of **up to 50 euros** for the membership fee of your **sports club, gym or youth movement**.

HELAN ADVANTAGE

- ✓ **Sports event registration fee**
up to € 25 per year

Are you taking part in a race or another sports event? Helan will reimburse your registration costs up to 25 euros per year.

HELAN ADVANTAGE

- ✓ **Prevention bonus**
up to € 25 per year

At Helan Healthcare Shop, you'll receive a 25 euros discount on selected products that protect your health. This includes ear plugs, step counters, blood pressure monitors, condoms and cycling helmets.

HELAN ADVANTAGE

- ✓ **Medical apps**
up to € 20 per app, per year

Want to monitor and improve your health? For every subscription to a recognised medical app, Helan reimburses you 20 euros per year. The apps Skinvision (skin) and FibriCheck (heart) are even free to use for Helan customers.

HELAN ADVANTAGE

- ✓ **Skindr, online dermatologist**
€ 9 discount, first consultation

Got a skin problem? It's never been easier to consult a dermatologist with no waiting list. Via the Skindr app, a Belgian dermatologist helps you online using photos and a discussion. Helan will reimburse 9 euros for your first consultation.

HELAN ADVANTAGE

- ✓ **Vaccines**
up to € 25 per year

Protecting your health with vaccinations against pneumococcus, HPV and tropical diseases is always a good idea. That's why we reimburse up to 25 euros a year for vaccines, as long as you are not already receiving a reimbursement via the statutory health insurance.

HELAN ADVANTAGE

- ✓ **Menopause consultant**
up to € 50

A menopause consultant listens to your story and complaints. You receive info and tips about possible treatments and lifestyle adaptations. Sometimes you may be referred to a gynaecologist, GP or another healthcare provider. Helan will reimburse you 10 euros for a maximum of 5 sessions with a registered menopause consultant.

HELAN ADVANTAGE

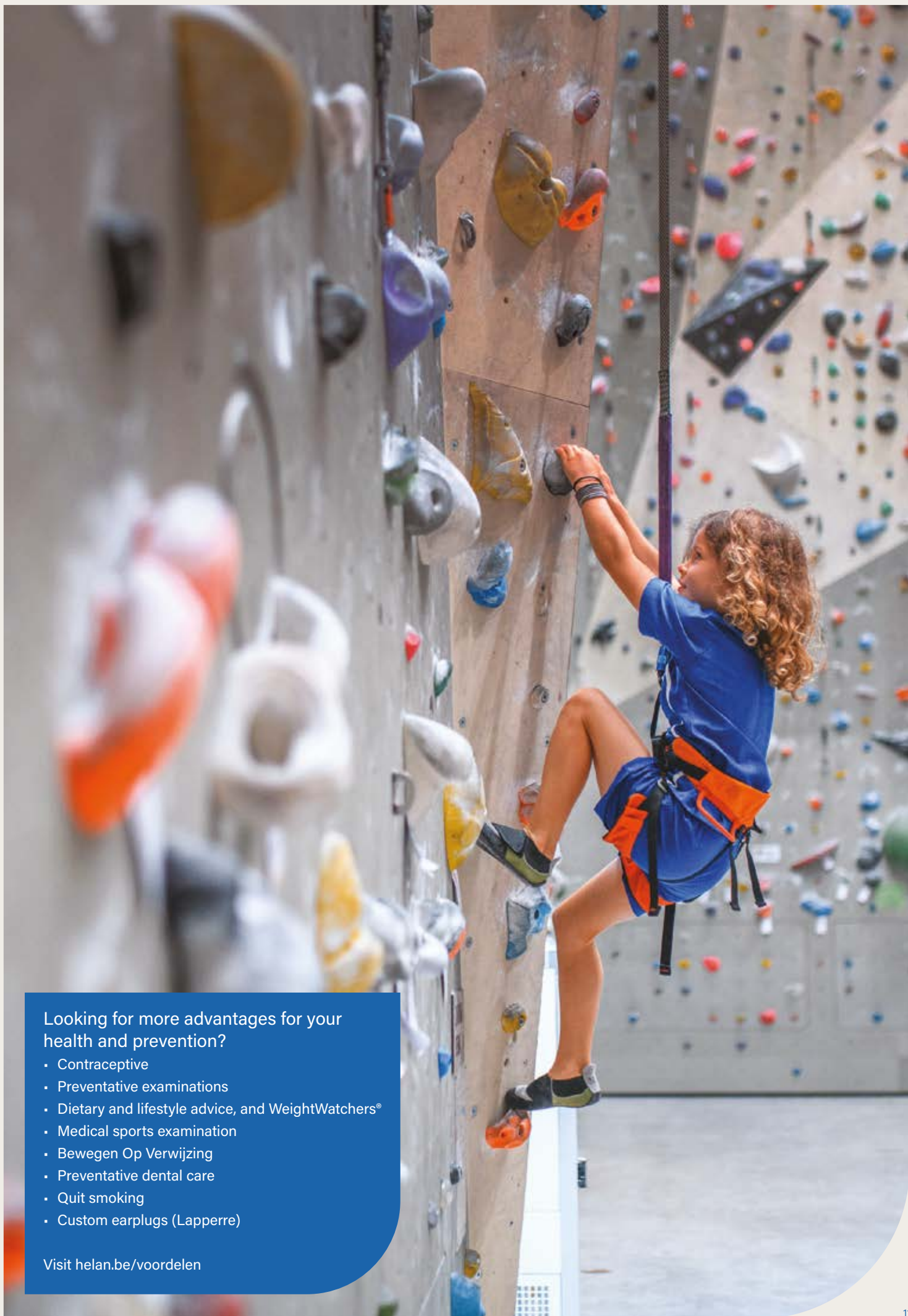
- ✓ **Vi Health-app**
3 months free

Hot flashes? Sleepless nights? Mood swings? These menopause symptoms are very common. The Vi Health app informs and supports you. As a Helan customer, you can use the app for free for a period of three months.

HELAN ADVANTAGE

- ✓ **Wellness**
€ 25 per year

Need to unwind? A few hours at the sauna, thermal baths, steam baths or a spa will melt your cares away. Helan will reimburse 25 euros per year for your wellness visit.



Looking for more advantages for your health and prevention?

- Contraceptive
- Preventative examinations
- Dietary and lifestyle advice, and WeightWatchers®
- Medical sports examination
- Bewegen Op Verwijzing
- Preventative dental care
- Quit smoking
- Custom earplugs (Lapperre)

Visit helan.be/voordelen

Your advantages and services

For baby and family

We're there for you when you become a parent and even before the birth of your child. We take care of practical matters like your maternity benefits and a birth or adoption premium. And we grow with your family. From maternity care to childcare. From holiday camps to your teenager's braces.

“At our day care, you have all the advantages of a large crèche. But with the atmosphere, quality care and personalised approach of a small group.” Evi



Services for baby and family

→ Your benefits

As a new mother, you are entitled to maternity leave, as a new father or co-parent, you are entitled to parental leave, and as an adoptive parent, you are entitled to adoption leave. Helan handles your request for these benefits quickly and correctly.

helan.be/moederschapsverlof

→ Maternity care

Maternity care: extra hands to help with the care and monitoring of baby and mother at home after the birth. Our maternity carers also keep an eye on big brothers and sisters and help with light household chores.

helankraamzorg.be

→ Appointment for advice

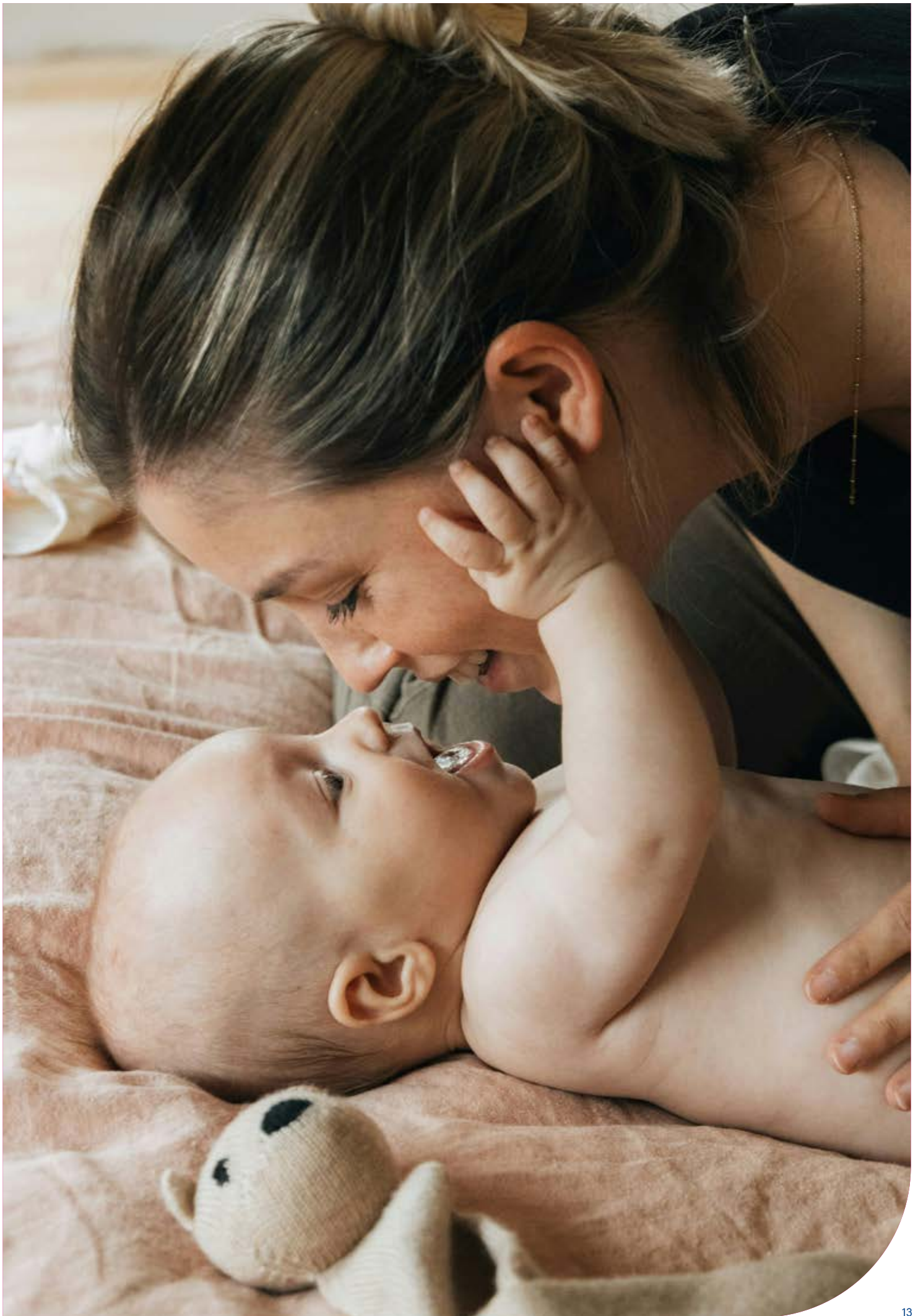
How do maternity leave, maternity care and breastfeeding breaks work? How do you request parental leave? And what are you entitled to when you adopt a child? We explain the wonderful world of new parenthood. Just make an appointment for a video call or a consultation at our office.

helan.be/appointment

→ Helan Childcare

Want to return to work stress-free? Our reception parents and daycares welcome you and your baby with open arms. Choose an engaged and high-quality childcare provider with the help of Helan. Because there's no better way to invest in the future of our society than giving children a good start in life.

helankinderopvang.be



Baby and family

Your baby advantages

NEW HELAN ADVANTAGE

- ✓ **Folic acid**
up to € 30 per year

Want to get pregnant or have you just found out you are pregnant? A folic acid supplement is important for healthy cell division and for the production of DNA and other genetic material. Helan now reimburses 30 euros per year for folic acid.

NEW HELAN ADVANTAGE

- ✓ **Genetic carrier screening**
€ 150 per parent

Before you get pregnant, do you need to take a genetic carrier test to find out if you and your partner have an increased risk of having a baby with a serious congenital disease? Helan reimburses 150 euros per parent for the BeGECS test.

MANDATORY REIMBURSEMENT

- ✓ **NIPT test**
reimbursement excluding copayment

A NIPT test detects Down syndrome from the 12th week of pregnancy with a blood sample taken from the mother. This test is almost 99% accurate. You only pay the copayment for this test.

HELAN ADVANTAGE

- ✓ **Support of a doula and maternity care**
€ 150 per parent

As a parent, you receive a reimbursement of 5 euros per hour, with a maximum of 30 hours for the non-medical support of a doula and/or maternity care. Are both parents customers of Helan? Then you'll receive up to 60 hours or 300 euros reimbursed. As a single parent, you are also entitled to max. 300 euros.

HELAN ADVANTAGE

- ✓ **Birth, adoption and foster care premium**
€ 150 per parent

With a cash premium of 150 euros per parent who is a customer of Helan, we provide young families with a financial boost after the arrival of a baby.

HELAN ADVANTAGE

- ✓ **Discount on your baby supplies**
€ 150 per child

Helan Healthcare Shop selects the best quality products for your baby and child. From the fifth month of your pregnancy, you receive a 50% discount on this range, with a maximum discount of 150 euros per child. This discount is valid up to and including 2 years after the birth.

HELAN ADVANTAGE

- ✓ **Gift for pregnancy or birth**
worth € 30

Are you buying supplies for your baby online in the Helan Healthcare Shop? You'll receive an extra gift worth 30 euros.

HELAN ADVANTAGE

- ✓ **Hire or purchase a breast pump**
30% discount

Are you breastfeeding? You'll receive a 30% discount from us on the hire or purchase of a breast pump via Helan Healthcare Shop

HELAN ADVANTAGE

- ✓ **Administration fees for Helan Childcare**
up to € 50.40 per year

Are you a customer of Helan Childcare as well? We'll reimburse up to 50.40 euros of your administration fees for Helan Childcare.

MANDATORY REIMBURSEMENT

- ✓ **Support of a midwife**
full reimbursement

Would you like the support of a registered midwife, before, during or after your birth? Helan will reimburse your costs in full.

MANDATORY REIMBURSEMENT

- ✓ **Perinatal physiotherapy**
up to 9 sessions reimbursed

Opting for prenatal physiotherapy during your pregnancy? Or visiting the physiotherapist for sessions after your birth? You can have up to 9 sessions reimbursed.

Baby and family

Your family advantages

HELAN ADVANTAGE

- ✓ **Camps, school trips and playground work**
up to € 190 per year

You receive 5 euros per day per calendar year (max. 40 days with a contribution of 10 euros) for multi-day activities with or without an overnight stay from a minimum of 2 consecutive days, such as a sports camp or a weekend with the youth movement. Holiday childcare, playground work and school trips are reimbursed from 1 day.

INCREASED HELAN ADVANTAGE

- ✓ **Sports club, fitness or youth movement membership fee**
up to € 50 per year

Exercising pays off. Especially if you're a Helan Health Insurance customer. As of 2025, you'll receive a reimbursement of up to 50 euros for the membership fee of your sports club, fitness or youth movement. That's double the previous amount.

HELAN ADVANTAGE

- ✓ **Orthodontics for children and young adults**
up to € 1,050

Helan supplements the mandatory reimbursement for orthodontics (incl. braces) for children and young adults with a large extra bonus. You receive up to 1,050 euros reimbursed until your child is 22 years old.

HELAN ADVANTAGE

- ✓ **Speech therapy**
up to €1,500 per 5 years

You can count on a reimbursement of 10 euros per session up to 150 sessions or a total amount of up to 1,500 euros per 5 years.

HELAN ADVANTAGE

- ✓ **Glasses, contact lenses and eye patches**
up to € 50 per year (-19 years)

Is your child 19 or under? You'll receive a reimbursement of up to 50 euros per year. Our network of affiliated opticians will provide you with an extra discount.

HELAN ADVANTAGE

- ✓ **Childminder for sick child**
€ 3 per hour/10 days per year

Is your child sick and do you have to work? Don't worry. Helan will arrange for an experienced and affordable professional childminder to take care of your child from Mondays to Saturdays from 7am to 7pm for a maximum of 10 days per year, per child. You pay a contribution of 3 euros per hour.

HELAN ADVANTAGE

- ✓ **Administration fees for Helan Household Help**
up to € 55 per year

Are you a customer of Helan Household Help? We'll reimburse up to 55 euros of your administration costs.



Looking for even more advantages for baby and family?

- Child copayment < 7 years
- Babysit via Bsit: 50% discount
- Health camp
- After school care for children with a disability
- Holiday for children with a disability
- Monitor course discount
- Innersoles

Visit helan.be/voordelen



Affordable fun with Heyo Holiday Camps

Heyo? The most fun camps with or without an overnight stay in Belgium or abroad. For toddlers, children, teenagers and young people from 2.5 years to 18 years. With a diverse and inclusive range adapted to the personality and interests of your child. Led by well trained and enthusiastic monitors. We aim for happy children, relaxed parents and unforgettable camp memories.

“The monitors are very engaged. They came to the gate to collect my daughter when she was struggling with saying goodbye. On day two, it was a lot easier for her!” Steven



Your Heyo advantages

HELAN ADVANTAGE

- ✓ Heyo Holiday Camp for 3-year-olds*
Free

NEW HELAN ADVANTAGE

- ✓ Heyo Holiday Camp for 6-year-olds
Free

NEW HELAN ADVANTAGE

- ✓ Heyo Holiday Camp for 9-year-olds
Free

You read that right. Children can attend a Heyo camp **3 times for free**. The first time at the **age of 3***, then at the **age of 6** and again at the **age of 9**. This means you save up to 170 euros per camp. These free camps don't include an overnight stay but do include oodles of fun. Choose a theme your child will love: dancing, football, dinosaurs and more.

HELAN ADVANTAGE

- ✓ Discount on Heyo Holiday Camps
up to 30%

At Helan, we find it important that you and your children can have a relaxing, carefree holiday. That's why, as a customer of Helan Health Insurance, you always receive a sunny discount from Heyo, even in winter:

- **30% discount** for camps with overnight stay
- **20% discount** for camps without overnight stay
- **10% discount** for camps organised by Heyo partners

Curious?

You can find a recent overview of all Heyo Holiday Camps on **heyo.be**

* Depending on the camp offering in your area, your child may be able to attend from 2.5 years of age.

Your advantages and services

Your advantages for therapy and treatment

At Helan, we're there for you when you need treatment. We provide an extra range of advantages for specific and alternative treatments and psychological help. For example, you can now have sessions with a therapist via the online platform BloomUp with no waiting lists. And women experiencing menopause can receive the support they deserve.



Your advantages for therapy and treatment

NEW HELAN ADVANTAGE

- ✓ **Online psychological help via BloomUp intake session**
free

BloomUp is an online platform: you can request a video call with a psychologist or psychotherapist in just a few clicks. The intake session is free, after which Helan will pay the 'Psychotherapy' advantage which consists of a reimbursement of 10 euros per session for a maximum of 12 sessions per year.

EXTENDED HELAN ADVANTAGE

- ✓ **Psychotherapy**
up to € 120 per year

Children and adults receive a reimbursement of 10 euros per session for a maximum of 12 sessions per year with a recognised psychologist, special educational needs teacher, psychotherapist and now also a sex therapist.

HELAN ADVANTAGE

- ✓ **Osteopath, chiropractor and acupuncture**
up to € 72 per year

For these alternative treatments, you receive a reimbursement of 12 euros up to 6 times per year, with a total of a maximum of 72 euros per year

HELAN ADVANTAGE

- ✓ **Speech therapy**
up to € 1,500 per 5 years

Problems with language, speaking or swallowing? You can count on a reimbursement of 10 euros per session for a maximum of 150 sessions or a total amount of 1,500 euros per 5 years.

MANDATORY REIMBURSEMENT

- ✓ **Physiotherapy**
depending on type of session

Urgent or chronic movement dysfunction? For an F-pathology, an E-pathology and for certain treatments for back or neck issues, you need medical approval. For common treatments, you don't need medical approval for the first 18 sessions.

HELAN ADVANTAGE

- ✓ **Menopause consultant**
up to € 50

A menopause consultant listens to your story and complaints. You receive info and tips about possible treatments and lifestyle adaptations. Sometimes you may be referred to a gynaecologist, GP or other healthcare provider. Helan will reimburse you 10 euros for a maximum of 5 sessions with a registered menopause consultant.

HELAN ADVANTAGE

- ✓ **Vi Health app**
3 months free

Perimenopause symptoms are common. The Vi Health app informs and support you. As a Helan customer, you can use the app for free for a period of three months.

Looking for more advantages for therapy and treatment?

- Obesity and dietary advice
- Health coach lifestyle advice
- Sleep therapy
- Foot care
- Eye laser and lens implants
- Dentures

Visit helan.be/voordelen

Your advantages and services

Your advantages and services for care and support

We are dedicated to providing you with everything you need to allow you to live as independently as possible. With (home) care and support but also with aids that make your day more comfortable, such as glasses or adapted clothing. This makes all the difference. Also for your wallet.



Your services for care and support

→ Social Work department

What is the right care or premium for you or your loved one? The staff at our Social Work department are here to give you tailored advice. They are the bridge between people and society for many complex administrative and practical matters related to care. They offer a listening ear, a shoulder to lean on and guidance on all your questions relating to care and support.

helan.be/dmw

→ Home care, home nursing and palliative care

At Helan, we understand that every situation is different. That is why we work with you and your loved ones to put together a personal home care plan tailored to you.

helanthuiszorg.be

→ Care budgets and mobility aids

Are you perhaps entitled to a care budget via the Flemish Social Protection due to an illness or care need? We'll support you with the request and provide advice on your situation. You can also receive a reimbursement for mobility aids. Purchase these at Helan Healthcare Shop or hire them from the hire service.

helan.be/vlaamse sociale bescherming

→ Helan Healthcare Shop

Helan Healthcare Shop: your one-stop-shop for hiring and buying aids and supplies and care advice. The range includes compression socks as well as rollators. Or a pair of crutches, a cycling helmet, educational toys and all your baby supplies. Helan Healthcare Shop supports your health and wellbeing in a wide range of care situations. We have experts to help you in all situations: from product specialists and ergotherapists to bandagers and incontinence experts. They are happy to give you advice. Make an appointment for a consultation at the shop or at your home.

helanzorgwinkel.be

Your advantages for care and support

NEW HELAN ADVANTAGE

- ✓ **Discount for caregiver at Foodbag**
€ 50 discount up to two times

Recognised caregivers deserve care themselves. That is why they can get a 50 euros discount on healthy meal boxes from Foodbag up to two times. With a maximum of 50 euros discount per year.

HELAN ADVANTAGE

- ✓ **Helan Healthcare Shop**
10% discount on everything

As a customer of Helan Health Insurance, you receive a 10% discount on the entire assortment. For specific aids for back and neck complaints, incontinence and other care supplies, you receive up to 30% discount.

HELAN ADVANTAGE

- ✓ **Non-emergency hospital transport**
up to € 1,400 per year

Need transport to and from the hospital for treatments such as kidney dialysis or chemotherapy? We're here to help you with the costs and arrangements.

HELAN ADVANTAGE

- ✓ **Diabetes**
30% discount on supplies up to € 60 per year, preventative examination

At Helan Healthcare Shop, you receive a 30% discount on materials such as a glucometer, strips and lancets. Helan also provides 60 euros per year for the membership fee of the organisation Diabetes Liga and for the copayment for consultations.

EXTENDED HELAN ADVANTAGE

- ✓ **Adapted clothing and materials**
up to € 75 per year

For wheelchair patients recognised under the Flemish Social Protection and for cancer, stoma, burns and eczema patients, there is a reimbursement for adapted clothing and nonreimbursed bandages. (e.g. for Lymphedema).

HELAN ADVANTAGE

- ✓ **Wig**
up to € 270

Helan reimburses 180 euros for the purchase of a wig in the event of hair loss due to burns, chemotherapy or radiation. Certain alopecia patients receive a reimbursement of up to 270 euros per two years.

HELAN ADVANTAGE

- ✓ **Cancer rehabilitation**
up to € 200 per year

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

HELAN ADVANTAGE

- ✓ **Glasses, contact lenses and eye patches**
up to € 60 per year

You receive a reimbursement of 50 euros (-19 year), 30 euros (+19 year) or 60 euros (19 to 65 years with dioptr 4.5 to 6). Our network of registered opticians will provide you with an extra discount as well.

HELAN ADVANTAGE

- ✓ **Innersoles**
€ 50 per year per pair

If you purchase medical insoles without a prescription and therefore with no intervention of the mandatory health insurance, Helan will reimburse 25 euros per insole, per year.

Looking for more advantages for care and support?

- Day care for people in need of care
- Home care for people in need of care, incl. sleep-in care
- Care holiday
- Compression stockings
- Hire service for care materials
- Personal alarm system
- Hearing aid

Visit helan.be/voordelen

Your insurance

An affordable hospitalisation insurance

No more sleepless nights due to high costs following a hospitalisation. And you'll never have to worry about your dental bill. With an affordable hospitalisation and dental insurance via Helan, you can rest easy.

Hospitalia

Your protection before, during and after a hospitalisation

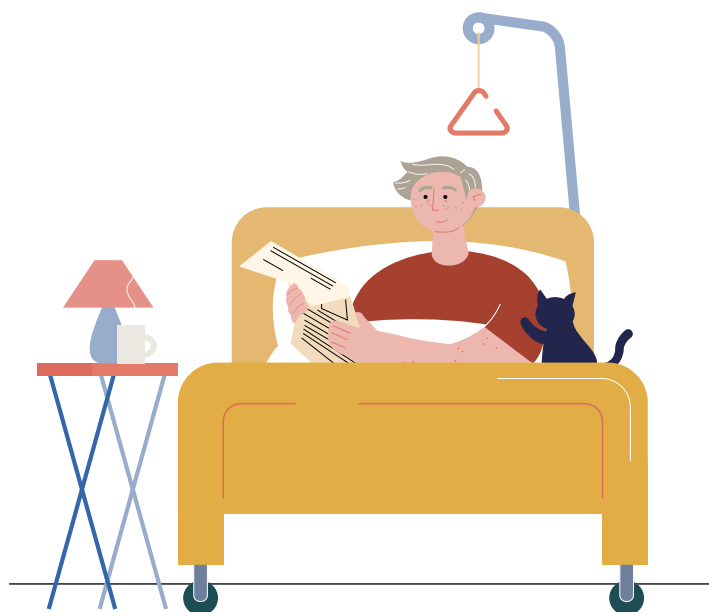
A hospitalisation insurance covers the costs of an operation, birth or treatment at the hospital. And knowing that you won't have any high bills to pay is better for your recovery. Hospitalia is available in 3 formulas to suit you that allow you to weather the storms of life.

	Hospitalia Plus The most extensive insurance from € 8,62 / month	Hospitalia Medium The most popular insurance from € 7,17 / month	Hospitalia The basic insurance, with no age limit from € 4,44 / month
Limit	none	none	up to 25.000 per year
Multi-person room	✓	✓	✓
Room surcharge single patient room	€ 125 per day (€ 80 per day for day-case care)	€ 125 per day (€ 80 per day for day-case care)	€ 80 per day (€ 80 per day for day-case care)
Doctor surcharge single patient room	up to 300% (up to 100% for day-case care)	up to 200% (up to 100% for day-case care)	up to 100% (up to 100% for day-case care)
Rooming-in	✓	✓	✓
Pre- and post care	60 days prior, 180 days after	60 days prior, 180 days after	30 days prior, 90 days after
Hospitalia Assist Extra help before, during and after hospitalisation	✓	✓	✗
Optional serious illnesses guarantee	✓	✓	✓
Age at registration	join up to the age of 65	join up to the age of 65	join up also after the age of 65

RECOMMENDED OPTION

- ✓ **Serious illnesses guarantee**
just € 0.33 extra/month
up to € 7,000 extra per year reimbursed

A small contribution for one less worry. The serious illnesses guarantee covers the medical costs outside of a hospitalisation for 33 recognised serious illnesses, such as cancer, type 1 diabetes, dementia, multiple sclerosis and Alzheimer's. The contribution for this guarantee is so small, you'll hardly notice it. However, the reimbursements you receive in the event of a serious illness will make all the difference, as the costs of medication, consultations and (the hiring of) medical supplies can all add up.



Your insurance

An affordable hospitalisation insurance

LIFELONG PROTECTION

Waiting policy
Hospitalia Continuity
from € 3.23 per month

Want to be sure that you're protected continually throughout your entire life? The Hospitalia Continuity waiting policy is a must for anyone who has a hospitalisation insurance via their employer. The hospitalisation insurance you receive from your employer ends due to your dismissal, a new job or your retirement? In that case, you can switch to a Helan hospitalisation insurance with no fuss. In addition, the continuity policy protects you against high hospitalisation costs on top of your employer's insurance at all times.

- You are continually insured in the event of your retirement, dismissal or a new job.
- You can switch to a Hospitalia insurance with no costs, no waiting period and no medical questionnaire
- You can join until your 64th birthday
- You receive up to 50 euros extra per day in the event of a hospitalisation, on top of the insurance you receive from your employer

helan.be/hospitalisation

“After an acquisition, there were layoffs at the company where I'd worked for more than 20 years. I lost my job and my hospitalisation insurance. When I was unemployed, I needed urgent surgery on my back. Luckily, I could instantly switch to Hospitalia thanks to Hospitality Continuity.” Bernard



Your insurance

An affordable dental insurance

Dentalia Up
Insure your family against
high dental care costs
from € 4,01 per month

Don't wait until that wonky tooth, cavity or broken tooth becomes an expensive headache. With the Dentalia Up dental insurance, you receive a reimbursement of **up to 4,000 euro per person** for dental care, prosthesis, implants, periodontal care, and orthodontics for young people. You can join up to the age of 64, with no medical questionnaire. In addition, you're insured against costs in the event of an accident from day one. Your teeth will thank you. And so will your wallet. Over your entire lifetime.

- 100% reimbursement for preventative dental care
- up to 100% reimbursement for costs in the event of an accident or cancer
- up to 80% reimbursed for curative dental care
- up to 80% reimbursed for prosthesis, implants and periodontal care
- up to 60% reimbursed for orthodontics for children

Early registration pays off. Children up to the age of 3 are included for free. If you take out Dentalia Up insurance before your child reaches the age of 5, your child will receive the maximum reimbursements.

helan.be/dental-insurance



“Thanks to Dentalia, Aaron can smile with pride. His only concern is which colour elastic he should choose for his braces. And we always have a clear overview of all the costs and reimbursements in My Helan.”

Ulrike



Your Care Fund via Helan

Do you live in the Flemish Region and are you older than 25? Then every year, you pay a premium to the care fund for the Flemish Social Protection which provides budgets for people with care needs. You are therefore obliged to join a care fund.

A care fund arranges the everyday practicalities of the Flemish Social Protection. Both for those who contribute and those who depend on a care budget. The care fund arranges registrations, collects care fund premiums, processes the requests for a care budget and pays the care budgets to people with high care needs, people with a disability, elderly people with care needs and people that need mobility aids.



Ruiz and Liliane receive a care budget

Ruiz is 6 years old. He has a disability. Walking is difficult, so he's often in a wheelchair. He receives a fixed care budget each month, which his parents can use to purchase aids. Thanks to the care budget Ruiz can regularly visit a specialised therapeutic centre in Leuven.

Liliane is 81. She fell down the stairs and now has a hip replacement. She can't sleep upstairs anymore. In addition, she suffers from certain age-related complaints like incontinence. She receives a care budget, which she used to purchase items like incontinence supplies and a rollator.

Registering with Helan Care Fund is in your benefit

Your health insurance and care fund in one

If you register with Helan Care Fund, all the aspects of your legally required health insurance will be arranged through a single partner and with one contact point. That makes your life a lot easier. Helan Care Fund collects your premium for the Flemish Social Protection. And thanks to your annual contribution, we help lots of people with care needs. If you end up needing an extra care budget one day, you can count on Helan for your financial support and care plan. We support you with the request and give advice tailored to your personal care situation for ultimate wellbeing.

Join the Helan Care Fund at helan.be/zorgkas

Because combining your health insurance and care insurance scheme is only to your benefit.



Your advantages from a to z

In this alphabetical overview, you'll find all the advantages and reimbursements you can count on as a customer of the Helan Independent Health Insurance.

A

Administration fees Helan Childcare **€ 50.40 per year**

Are you a customer of Helan Childcare as well? You deserve a bonus: we reimburse up to 50.40 euros per year for your administration costs for Helan Childcare.

Adapted clothing and supplies **up to € 75 per year**

For wheelchair patients recognised under the Flemish Social Protection and for cancer, stoma, burns and eczema patients, there is a reimbursement for adapted clothing and non-reimbursed bandages.

After school care for children with a disability **up to € 250 per year**

We reimburse up to 2.5 euros per day for your child's after school care for a maximum of 100 days per calendar year.

B

Babysitting service Bsit **up to 50% discount**

With Bsit, you can easily find a reliable babysitter. As a Helan customer, you receive a 50% discount on a Bsit annual membership.

Belvilla holiday homes **5% discount**

Looking for a relaxing family holiday? Discover Belvilla's holiday homes. As a Helan customer, you receive a 5% discount.

BloomUp **free intake** **> online psychological help**

BloomUp is an online platform: you can request a video call with a psychologist or psychotherapist in just a few clicks. The intake session is free, after that Helan will pay the 'Psychotherapy' advantage which consists of a reimbursement of 10 euros per session for a maximum of 12 sessions per year.

Breast pump **30% discount**

Are you breastfeeding? You'll receive a 30% discount on the hire or purchase of a breast pump via Helan Healthcare Shop.

C

Camps, playground work, after school care and school trips **up to € 190 per year**

You receive 5 euros per day per calendar year (max. 40 days with a contribution of 10 euros) for multi-day activities with or without an overnight stay from a minimum of 2 consecutive days, such as a sports camp or a weekend with the educational youth movement. After school care, holiday childcare, playground work and school trips are reimbursed from day one.

Cancer rehabilitation **up to € 200 per year**

For recovering cancer patients, a good plan and support is very important. That is why Helan provides a reimbursement for rehabilitation.

Care holidays **up to € 25 per day**

Even if you need home nursing or other medical care, you can still enjoy a carefree holiday thanks to the specialised travel organisation Zorgvakanties. Helan will reimburse a portion of the costs.

Care home **up to € 980 per year**

Need to rehabilitate at a care home after a hospitalisation? Helan will reimburse 35 euros per day with a maximum of 28 days per year.

Contraceptive **€ 3 per month**

Women up to 24 years receive around 3 euros per month reimbursed for certain types of contraception. For the morning after pill, this reimbursement has no age limit.

Compression stockings **up to € 25 per year**

Heavy or tired legs can benefit from medical compression stockings. Also as a preventative measure. You can count on a reimbursement and discount from Helan.

Copayment for children < 7 years **reimbursement**

Medical costs for young children can add up. That is why you can count on a reimbursement for the copayment for a doctor or specialist.

Customer contribution for cleaning and ironing help **up to € 55 per year**

Are you a customer of Helan Household Help? Helan Health Insurance will pay a large portion of your customer contribution for cleaning and ironing help.

Custom ear plugs **up to 15% discount**

Want to protect your hearing against high decibels at concerts or against environmental noise pollution? Custom earplugs are an essential. At Lapperre, Helan customers receive a nice discount.

D

Day and night care for people with care needs **up to € 250 per year**

Using day or night care? Helan Health Insurance will provide you with a reimbursement of 6.5 euros per day or night with an annual maximum of 250 euros per person.

Dental prosthesis

Lost a tooth? This reimbursement for dentures and dental prosthesis will give you back your bright smile.

Diabetes prevention examination

30% discount on materials up to € 60 per year

At Helan Healthcare Shop, you receive a 30% discount on materials such as a glucometer, strips and lancets. Helan also provides 60 euros per year for the membership fee of the organisation Diabetes Liga and for the copayment for consultations.

Dietary & lifestyle advice, WeightWatchers®

up to € 25

Want to assess your diet with the help of a dietician or a nutritionist? We'd love to give you some financial support with that.

Discount on Heyo monitor course

20% discount

Is your child following a course to become a monitor via Heyo? Helan customers receive a 20% discount.

Discount on your baby supplies

up to € 150 per child

A child needs a surprising amount of stuff. And you'll find the best products at Helan Healthcare Shop. With a 50% discount, up to a maximum of 150 euros as a customer of Helan Health Insurance.

E

Exercise coach with Bewegen Op Verwijzing

€ 25 per year

Do you want to or need to exercise more for your health? Your doctor can refer you to Bewegen Op Verwijzing. A coach in your area creates a feasible exercise plan for you, motivates you and monitors your progress.

Eye laser and lens implants

up to € 100 per eye

You will receive up to 100 euros per eye reimbursed for the surgical correction of an eye condition.

F

FibriCheck (app)

free

No more worries about your heart. With the FibriCheck-app, you receive info on your heartbeat in just one minute. An advantage for Helan customers worth 49.99 euros.

Folic acid

up to € 30 per year

Want to get pregnant or have you just found out you are pregnant? Then Helan will reimburse up to 30 euros per year for your folic acid supplements.

Foot care

up to € 20 per year

Helan provides a reimbursement of 5 euros per session with a maximum of 4 sessions per year. Younger than 65? Then you need a medical prescription for this advantage.

G

Genetic carrier screening

€ 150 per parent

Before you get pregnant, do you need to take a genetic carrier test to find out if you and your partner have an increased risk of having a baby with a serious congenital disease? Helan reimburses 150 euros per parent for the BeGECS test.

Gift for pregnancy or birth

worth € 30

Are you buying baby supplies at the Helan Healthcare Shop? Then you can receive an extra gift worth 30 euros. A nice bonus!

Glasses, lenses and eye patches

up to € 60 per year

You receive a reimbursement of 50 euros (-19 year), 30 euros (+ 19 year) or 60 euros (19 to 65 years with dioptr 4.5 to 6).

Our network of registered opticians will provide you with an extra discount as well.

H

Health camp

up to € 75 per year

Children with conditions like obesity, diabetes or celiac disease want to go to a camp just as much as any other child. As a Helan customer, you receive a reimbursement of up to 75 euros per year for a camp that takes into account their health needs.

Hearing aids

depending on the device

It can be frustrating not to hear properly. With this reimbursement, you can get a quick and easy solution without worrying about the cost.

Helan Healthcare Shop

10% discount on everything

At the Helan Healthcare Shop, you can find care and rehabilitation materials, baby supplies, educational toys, cycling helmets, fluorescent vests and much more. As a Helan customer, you always receive a 10% discount. For certain products and target groups, the discount is up to 30%. Do you need care supplies temporarily? With the hire service, you can hire care materials (wheelchair, hospital bed, breast pump etc.) for an affordable rate.

Help to quit smoking

discount on a tobacco treatment specialist

discount on a quit smoking consultation (Brussels/Wallonia)

reimbursement for Bupropion (Zyban®)

It's not easy to stop smoking. This reimbursement for the support of a tobacco treatment specialist and medicine to help you quit smoking will keep you on track. Find all the details on helan.be

Heyo Holiday Camp for 3-year-olds

free

Heyo Holiday Camp for 6-year-olds

free

Heyo Holiday Camp for 9-year-olds

free

Children can attend a Heyo camp 3 times for free. The first time at the age of 2.5, depending on the camp offering in your region, then at the age of 6 and again at the age of 9. With no overnight stay but plenty of fun. Your savings? Up to 170 euros per camp.

Heyo Holiday Camps

up to 30% discount

- 30% discount for camps with overnight stay
- 20% discount for camps without overnight stay
- 10% discount for camps organised by Heyo-partners

Hire materials

discount rate

Need a wheelchair, hospital bed or patient lift? Our hire service at Helan Healthcare Shop makes it affordable to hire temporary care materials or aids.

Home care for sick child

discounted rate: € 3 per hour/10 days per year

Has your child suddenly fallen ill and do you have to work? We'll find you a professional childminder within 48 hours at a discounted rate of 3 euros per hour for a maximum of 10 working days per year.

Home care for people in need of care

up to € 420 per year

Need a break from caring for a loved one? You can count on a reimbursement of 30 euros per day for a maximum of 14 days per year. Also applies to night care by volunteers.

I

Incontinence materials

up to 30% discount

Helan customers receive a 30% discount on the purchase of incontinence materials from Helan Healthcare Shop.

Innersoles

€ 50 per year per pair

If you purchase medical insoles without a prescription and therefore with no intervention of the mandatory health insurance, Helan reimburses 25 euros per insole per year.

K

Kidney dialysis at home

up to € 40 per year

You receive up to 40 euros per year reimbursed for extra costs when you have your kidney dialysis carried out at home instead of at a hospital.

M

Maternity care and/or doula

up to € 150 per parent

For maternity care and the non-medical support of a doula, you can receive 5 euros reimbursed per hour with a maximum of 30 hours per registered parent. Single parent? You'll receive up to 60 hours reimbursed.

Medical apps

up to € 20 per app, per year

Medical apps help you to live healthier or to monitor your health. For every subscription to a recognised medical app, Helan reimburses you 20 euros per year.

Menopause consultant

up to € 50

For personalised info and tips about possible treatments and lifestyle changes. Sometimes you may be referred to a gynaecologist, GP or other healthcare provider. Helan will reimburse you 10 euros for a maximum of 5 sessions with a registered menopause consultant.

Membership fee for sports club, gym or educational youth movement

up to € 50 per year

Are you a member of a sports club or is your child a member of an educational youth club? Helan will reimburse part of your membership fee.

Midwife (support)

full reimbursement

Would you like the support of a registered midwife, before, during or after your birth? Helan will reimburse your costs in full.

Mindfulness training Mindful Me

up to € 50 discount

Stress, anxiety, chronic pain... With mindfulness, you can relieve numerous mental and physical complaints. Mindful Me gives you a discount on effective stress relief.

N

NIPT test

reimbursement excluding copayment

This prenatal blood test detects Down's syndrome in the mother's blood from the 12th week of pregnancy. You only pay the copayment for this test.

O

Obesity

up to € 200

Want to lose weight? You will receive a one-off 200 euros reimbursement for weight management programmes at a hospital or a recognised multidisciplinary centre.

Odalys holiday parks

5% discount

Odalys offers holiday homes in France, Spain, Croatia and Italy. Book a bungalow with a great discount via your health insurance.

Orthodontics

up to a maximum of €1,050

Every child deserves a bright smile. That is why we provide this extra reimbursement of up to €1,050 for orthodontics for children, on top of the mandatory reimbursement.

Osteopath, chiropractor and acupuncture

up to € 72 per year

For these alternative treatments, you receive a reimbursement of 12 euros per session, with a maximum of 6 sessions per year.

P

Patient transport, urgent and exceptional

up to € 1,250 per year

Do you need helicopter transport? You can count on a reimbursement of 50% with a maximum of 1,250 euros per year.

Patient transport, non-urgent

up to € 1,400 per year

You can count on a reimbursement of 1,400 euros per person per calendar year for non-urgent transport within Belgium on top of the mandatory reimbursement.

The Pelvic Floor

€ 10 discount

The online info and exercise programme The Pelvic Floor teaches you how to keep your pelvic floor healthy. Free self-check and discount on follow-up programme for customers of Helan Health Insurance.

Personal alarm system

€ 2 discount per month

Want to keep living at home safely? A personal alarm system keeps you protected. If you are entitled to the increased reimbursement, you receive a 2 euros discount per month on the subscription fee for an alarm system with an alarm centre.

Prevention bonus **up to € 25 per year**

Prevention is always better than cure. Helan Healthcare Shop gives you a great discount on prevention materials such as earplugs, cycling helmets and more.

Preventative examinations **up to € 30 per year**

Helan provides a reimbursement of 10 euros per consultation three times per year for a preventative examination, such as a mammogram, spirometry test, endoscopy, blood test, smear test or a colon cancer self test.

Preventative dental care depending on various factors **free for <19-year-olds / reimbursement**

A regular check-up at the dentist keeps your teeth healthy. Both children and adults are entitled to a reimbursement for preventative dental care.

Psychotherapy **up to € 120 per year**

Everyone has the right to affordable psychological help. That is why Helan provides a reimbursement when the mandatory health insurance doesn't cover this. You can count on 10 euros per session with a maximum of 12 sessions per year. Both for children and adults.

Physiotherapy **depending on type of session**

Urgent or chronic movement dysfunction? Enlist the help of a physiotherapist and get a (partial) reimbursement for your sessions.

Physiotherapy (perinatal) **up to 9 sessions reimbursed**

Opting for prenatal physiotherapy during your pregnancy? Or visiting the physiotherapist for sessions after your birth? You can have up to 9 sessions reimbursed.

R

Registration fee for sports events **up to € 25**

Are you taking part in a race or another sports event? Helan will reimburse your registration costs up to 25 euros per year. The only thing you need to do is do your very best.

S

Short stays for people with care needs **up to € 420 per year**

You receive a reimbursement of 15 euros per day, with a maximum of 28 days per year for a short stay of a loved one with care needs.

Skindr, online dermatologist **€ 9 discount, first consultation**

Via the Skindr app, a Belgian dermatologist helps you online using photos and a consultation. Helan will reimburse 9 euros for your first consultation.

SkinVision (app) **free**

Found an unusual patch of skin? Want to check a mole? With the SkinVision app, you can find out whether your mole needs to be checked by a doctor. An advantage for Helan customers worth 50 euros.

Sleep therapy **up to € 100 per 5 years**

Do you have insomnia? Visit a sleep centre or clinic. Helan will reimburse the costs.

Speech therapy **up to €1,500 per 5 years**

Problems with language, speaking or swallowing? Helan will provide a reimbursement of up to 1,500 euros for speech therapy sessions. Both for children and adults.

Sports medical examination **up to € 25 per year**

Want to improve your sports performance? Or prevent injuries? A sports medical examination will set you on the right track. Helan Health Insurance will reimburse the costs of your sports medical examination.

U

Unpaid carers (Foodbag discount) **up to € 50 discount twice a year.**

Recognised unpaid carers deserve care themselves. That is why they can get a 50 euros discount on healthy meal boxes from Foodbag up to two times. With a maximum of 50 euros discount per year.

Urgent medical care abroad **reimbursement of medical costs**

If you fall ill or have an accident abroad, you can count on assistance and reimbursement for urgent medical care.

V

Vaccines **up to €25 per year**

Protecting your health with vaccinations against pneumococcus, HPV and tropical diseases is always a good idea. That is why we reimburse 25 euros per year for vaccines which are not covered by the mandatory health insurance.

Vi Health (app) **3 months free**

Menopause symptoms are very common. The Vi Health app informs and supports you. As a Helan customer, you can use the app for free for a period of three months. A discount worth 20.1 euros.

W

Wellness **€ 25 per year**

Helan will reimburse 25 euros per year for your wellness visit. This means you'll enjoy your trip to the sauna, thermal baths, steam bath or stay at a spa even more.

Wig **up to € 270**

Helan reimburses up to 180 euros for the purchase of a wig in the event of hair loss due to burns, chemotherapy or radiation. Certain alopecia patients receive a reimbursement of up to 270 euros per two years.

Want to enjoy all these Helan advantages? Join Helan Independent Health Insurance's one million customers

We arrange everything:

- 1 We inform your current health insurance
- 2 You stay insured
- 3 Switching is free
- 4 Your medical file is transferred



Join for € 10.30 per month.

Scan the QR code or surf to **helan.be/affiliation**.

Do you need help registering?

- ✓ **Call 02 210 14 01**
One of our customer advisers will help you.
- ✓ **Request a video call**
You choose the time. Fill in the form at **helan.be/appointment**
- ✓ **Visit one of our branches for an appointment**
The addresses can be found at **helan.be/offices**.

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helan.be

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The listed advantages and services are only applicable to customers of Helan Health Insurance who are up to date on the additional services contributions: helan.be/voordelen. 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 vzw. Helan Healthcare Shop is organised by Helan Zorgwinkel vzw. Home Care is organised by Helan Thuiszorg vzw.

 onafhankelijke
ziekenfondsen