Our offer for 2023
Helan was formed from a merger between the former OZ and Partena Ziekenfonds. As an independent welfare group, Helan is more than just a health insurance fund. You can rely on us for affordable dental and hospitalisation insurances. And we also offer you high-quality home and maternity care, domestic help, childcare, healthcare equipment and holiday camps.
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 quality and independent lives, for those who are young or a day older, for those who are sick or want to work on their 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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Your health insurance fund

This is how we help you

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 advice

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/afspraak

Helan’s website

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

Helan’s social media

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 will give you plenty of tips to support your well-being. Just like that, while you are scrolling and swiping.
Your health insurance fund

Refunds, benefits and healthcare premiums

Taking care of your health costs money. Our reimbursements and benefits keep costs affordable at all times. If you are unable to work due to illness or an accident, we will arrange your replacement income. And thanks to the Zorgkas via Helan, you can pay your obligatory contribution to the Flemish social protection (Vlaamse sociale bescherming), and arrange your own healthcare budget.
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

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

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. And you can call on a care premium yourself if you need care at some point.

Helan can be your health insurance fund as well as your healthcare fund, and take care of that healthcare premium for you. Are you entitled to a healthcare budget? Even then, you can count on us.

www.helan.be/vlaamse-sociale-bescherming

Additional Helan benefits

In exchange for the monthly contribution of 9.50 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 all your Helan benefits further on in this brochure.
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 and vaccines, including for psychotherapy. We also inspire you with plenty of tips and challenges that give gusto to healthy living.

Your Helan services

Helan Magazine
How do you keep your body and mind healthy? How do you feel about the latest nutritional hype? 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
Are you eating too much sugar, sitting still too much, could your head use some rest? 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

Free 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/infosessies
Sometimes things don’t go as planned. Or perhaps you’re concerned about someone you know. We have our Helan Hotline for that. We offer you 5 sessions with one of our psychologists. Don’t hesitate to call us. We are there for you.

Prevention bonus

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

Movement bonus

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

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

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 Fibricheck you even use completely free of charge.

Vaccines

Protecting your health with vaccines against the flu, 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

For osteopathy, chiropractics and acupuncture you receive 6 times 10 euros reimbursements, up to 60 euros per year.

Lens implants and eye laser therapy

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

Even more advantages

- Dietetics
- Diabetes care
- Lifestyle advice
- Preventive investigations
- Sleep therapy

www.helan.be/voordelen
Benefits and services
For your family

With a new baby, you want to start carefree, and so we arrange your maternity allowance and a birth or adoption grant. And we step with you. 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 a portion of well-earned maternity leave for newly-born mums, birth leave for dads 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/vervangingsinkomen

Maternity care
Finally your little one has arrived. Suddenly you are short of hands while household chores start piling up. 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

Info call
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? And what if not everything goes as planned? Schedule a video call or a meeting at the office. We will be happy to help you find your way. That way, you are not alone.

www.helan.be/afspraak

Childcare
If you decide to go back to work after your maternity leave, our 90 childminders 53 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**
  
  Through Helan Health Insurance Fund, you will be reimbursed up to 5 euros per hour of maternity care, with a maximum of 30 hours per parent affiliated to Helan.

- **Birth and adoption grants**
  
  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.

- **Discount on baby equipment**
  
  Helan Healthcare Store selects high-quality products for babies and children for you. You receive 50% discount on this range, with a maximum discount of 150 euros per child.

- **Camps, school trips and playground activities**
  
  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**
  
  For speech therapy you can count on a reimbursement of up to 1,500 euros every 5 years.

- **Orthodontics**
  
  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.

- **Care for an ill child**
  
  Is your child ill and are you looking for a babysitter? We arrange an experienced babysitter for up to 10 days a year for 3 euros per hour for up to 3 consecutive days (min. 5h and max. 9h per day).

**Even more advantages**

- Brake money
- Psychotherapy
- Alternative treatments such as osteopathy
  
  [www.helan.be/voordelen](www.helan.be/voordelen)

**Heyo, crazy about holiday camps**

Do you know Heyo, the holiday camps through Helan? Heyo is the new name for the former Idea Kids and Kriebels & Kuren. Heyo provided 37,000 children and young people aged 3 to 18 with an unforgettable holiday last year, at home and abroad and with or without an overnight stay.

Discover all holiday camps at [www.heyo.be](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!
- The first Heyo holiday camp for your 3-year-old is offered free of charge as a Helan Health Insurance Fund customer.
Benefits and services
For an independent life

Do you need temporary help after an accident or surgery? Do you want to live independently with a disability, or as you get older? Are you a caregiver looking to help out in the best possible way? We are there for you. With home care, care equipment, administrative help and advice that is truly useful to you.

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.

www.helan.be/dmw

Care at home 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 of your healthcare budget and give advice for your situation. You can also get assistance to rent or buy mobility aids. You can find the material itself in our Care Shop.

www.helan.be/vlaamsesocialebescherming

Helan Healthcare Shop

Helan Healthcare Shop supports you in health, well-being and home care, through a webshop, shops in Wilrijk, Bruges, Leuven and Ghent, and a lending service for paramedical and health equipment. We are also an authorised distributor of diabetes equipment. We offer a wide range, advice from our experts - at home or in shop - and interesting discounts for Helan Health Insurance customers.

www.helanzorgwinkel.be

Even more advantages

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

www.helan.be/voordelen
Your Helan benefits

✔ Personal alarm system

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. Ask for advice and let us help you choose a system that suits your situation.

✔ Ambulance and volunteer work

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

✔ Online healthcare platform Helpster

If you need care or help, you can find helping hands in your area via Helpster. They can work for you at a favourable price and are well insured. Helan supports Helpster’s operations. And Helpster is there for you.

✔ Glasses, contact lenses and eye surgery

For glasses, contact lenses and eye patches, we offer a reimbursement of 50 euros per year (-19 years) or 30 euros per year (+ 19 years). Our network of recognised opticians also give you an extra discount. Moreover, receive a one-off reimbursement of 100 euros per eye for intraocular lenses and lens surgery.

✔ Shelter for those in need of care

Get an intervention of 15 euros per day towards the costs of a short stay, with a maximum of 14 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.

✔ Oncology rehabilitation

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

Even more advantages

- Administrative contribution of your Helan household help
- Help with Alzheimer’s disease or disability
- Extracurricular care for children with disabilities
- Adapted clothing in case of illness
- Support stockings
- Wigs

Surf naar www.helan.be/voordelen
Votre hospitalisation est couverte par votre assurance maladie.
Your insurances
Hospitalisation insurance

You don’t have to worry about hospital costs either. Hospitalisation 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. Each insurance policy offers you the best protection against expensive hospital costs. 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.

www.helanhospitalisatieverzekering.be

Hospitalia Medium

If you are admitted to hospital, you can count on feeling comfortable. 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
• Honorary supplements reimbursed up to 200%
• Additional service package Hospitalia Assist

Extra service package with Hospitalia Assist

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

Guarantee for Serious Diseases

You can extend the 3 Hospitalia insurance with a ‘guarantee severe illness’ option. That 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 already take the deposit with you insurance from 0.30 euro per month.

www.helan.be/waarborgzwareziekten
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

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.
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.

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, they will benefit 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)
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](http://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](http://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](http://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](http://www.helan.be/contact)
  - Call us at T. 02 218 22 22

- Book a consultation at [www.helan.be/afspraak](http://www.helan.be/afspraak)
  - We will make time for a personal video chat 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.

  - Please let us know if there’s anything we can do better. We’re good listeners.