



# Dental insurance Dentalia Up

Insure your family against high dental care costs.

- ✓ Up to €4,000 reimbursement per person
- ✓ Protected against a wide range of dental problems
- ✓ Also insured for costs associated with an accident or cancer
- ✓ Start early: joining early equals more extensive reimbursement
- ✓ You can join up to age 64

## Your teeth deserve their own insurance

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. Don't wait until you hear that crooked tooth, that black hole, or that broken molar quietly pleading for help. Just choose dental insurance now. Dentalia Up will reimburse up to €4,000 per person. This keeps dental care affordable.

## What does Dentalia Up cover?

### 100% for preventive dental care

You receive full reimbursement for treatments that track down and deal with incipient dental problems.

- Oral examinations
- Gum inspection
- Tartar removal
- Sealing grooves and pits
- Preventive consultation

### Up to 80% for curative dental care

You get 50% or 80% back for technical treatments that improve compromised oral health, depending on your preventive habits\*.

- Filling cavities
- Removing teeth
- Oral radiology

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

For devices that replace teeth and treatments for conditions affecting the gums, ligaments, or tooth sockets, you receive 50% or 80% reimbursement, depending on your preventive habits\*.

### Up to 60% for early and regular orthodontics

You are reimbursed 60% for treatments to correct abnormal tooth positions with braces in children and adolescents, provided you are also eligible for reimbursement through statutory health insurance.

### 100% for unforeseen costs

You are reimbursed 100% for dental care costs associated with an accident or cancer.

### ✓ Not covered

- Stomatology and radiology not accessible for the dentist
- Aesthetic dental treatments
- Orthodontics for adults
- Charges whose billing is illegal
- Medicines
- Fixed prostheses within 15 years after placement of the original prosthesis
- Removable prostheses within 7 years after placement of the original prosthesis
- Orthodontic treatments (including preliminary examinations) and prostheses or implants started during the waiting period or before affiliation

\* Preventive habits: for this treatment, you receive the highest reimbursement if you were also reimbursed for dental care in the calendar year prior to the treatment. So, plan a check-up visit to the dentist every year, and you will enjoy higher reimbursement.

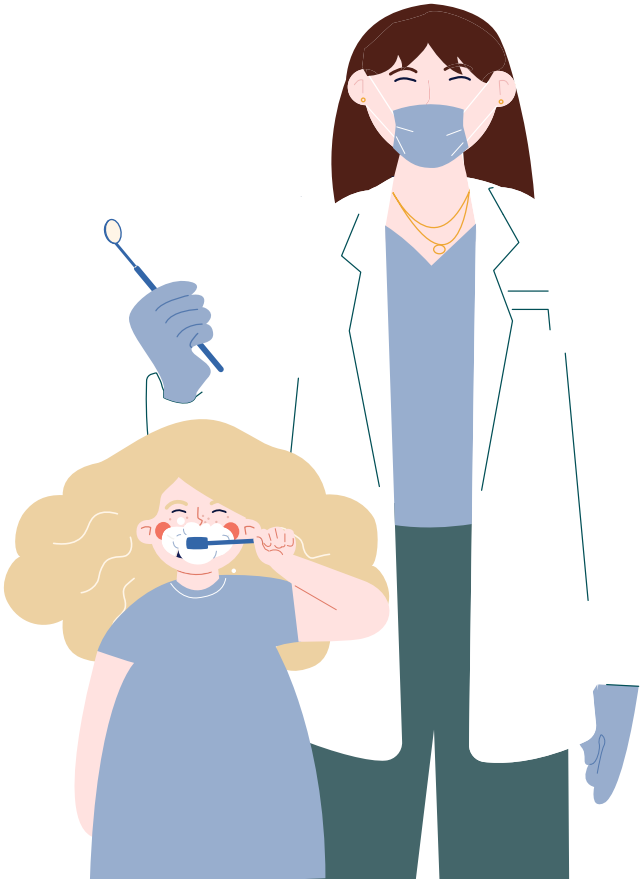
## About the maximum reimbursement

There is a certain ceiling on all reimbursements. This is a maximum amount you get back per type of treatment or per year. To determine what maximum ceiling applies to you for your specific dental care, we look at what year you took out coverage. Reimbursements per type of dental care are cumulative.

## About the minimum waiting period

Every insurance policy has a waiting period. That is the period after you join that you must bridge before you can receive reimbursements. Not so great if you urgently need dental care just during that period. So, Dentalia Up drops the waiting period if you have an accident or cancer. The waiting period is also dropped if you are visiting the dentist preventively, or if you already have similar insurance.

- ✓ **No waiting period for preventive dental care, and in case of an accident or cancer**
- ✓ **6-month waiting period for curative dental care**
- ✓ **12-month waiting period for orthodontics, prostheses, implants, and periodontology**



## Maximum reimbursement:

Type of dental care	Preventive and curative*		Pediatric orthodontics (start before age 15)	
	Preventive	Curative		
Reimbursement percentage	100%	80%**	60%	
Period	Each year		Per lifetime (early and ordinary orthodontics)	
Maximum reimbursement	Up to € 1,250		Up to € 2,200	
	Year 1	€ 350	Started year 1	waiting time
	Year 2	€ 650	Started year 2	€ 650
	Year 3	€ 1,250	Started year 3	€ 1,050
	Year 4-9	€ 1,250	Started year 4-9	€ 1,800
	From 10 <sup>th</sup> year (or joined before 5 <sup>th</sup> birthday)	€ 1,250	Started from 10 <sup>th</sup> year (or joined before 5 <sup>th</sup> birthday)	€ 2,200
Waiting time	None for preventive and 6 months for curative care		12 months	



New!

Prostheses, implants and periodontology		Unforeseen costs	
		Accident	Cancer
80%**		100%	
Every 2 years		Per accident	Per lifetime
Up to € 2,200		Up to € 4,000	
Started year 1	waiting time	€ 4,000	€ 4,000
Started year 2	€ 650		
Started year 3	€ 1,050		
Started year 4-9	€ 1,400		
Started from 10 <sup>th</sup> year (or joined before 5 <sup>th</sup> birthday)	€ 2,200		
12 months		None	

\* For preventive and curative dental care, we reimburse up to 200% of fee supplements.

\*\* For this treatment, you get the highest reimbursement if you also received reimbursement for dental care in the calendar year before the treatment.  
So plan a check-up visit to the dentist every year.

# 2025 Premiums

## Monthly contributions per person

### Age at affiliation: 0-39 years\*

0-3 years	€ 0.00
4-6 years	€ 4.01
7-19 years	€ 7.79
20-34 years	€ 8.90
35-44 years	€ 12.12
45-49 years	€ 17.06
50-64 years	€ 17.06
65 years plus	€ 18.23

### Age at affiliation: 40-44 years\*

40-44 years	€ 16.36
45-49 years	€ 23.02
50-64 years	€ 23.02
65 years plus	€ 24.61

### Age at affiliation: 45-59 years\*

44 years**	€ 18.18
45-49 years	€ 25.59
50-64 years	€ 25.59
65 years plus	€ 27.35

### Age at affiliation: 60-64 years\*

60-64 years	€ 29.00
65 years plus	€ 30.99

\* From the date your membership starts (all duties and taxes included)  
\*\* Age on January 1 of the year of affiliation, all taxes and duties included.

## 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.



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

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

Helan Onafhankelijk ziekenfonds - Boomsesteenweg 5 - 2610 Wilrijk - 0411.696.011 - RPR Antwerp - [www.helan.be](http://www.helan.be)  
V.U. Rik Selleslaghs - Boomsesteenweg 5 - 2610 Wilrijk - December 2024

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

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### ✓ Join online

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

### ✓ Personal advice

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