Hospitalisation insurance
Hospitalia

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

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

Your tailor-made insurance

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

<table>
<thead>
<tr>
<th>Hospitalia</th>
<th>Hospitalia Medium</th>
<th>Hospitalia Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost-effective insurance, perfect for a stay in a multiple occupancy room:</td>
<td>Comfort insurance in the event of any hospital admission with a single room:</td>
<td>The most comprehensive insurance that also keeps a single room in Brussels and Wallonia affordable:</td>
</tr>
<tr>
<td>• Up to 100% of supplements and fees reimbursed</td>
<td>• Up to 200% of supplements and fees reimbursed</td>
<td>• Up to 300% of supplements and fees reimbursed</td>
</tr>
<tr>
<td>• Pre- and aftercare reimbursements 30 days before and 90 days after admission</td>
<td>• Pre- and aftercare reimbursement 60 days before and 180 days after admission</td>
<td>• Pre- and aftercare reimbursement 60 days before and 180 days after admission</td>
</tr>
<tr>
<td>• Insurance up to 25,000 euros a year</td>
<td>• Extra service package with Hospitalia Assist</td>
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</tr>
<tr>
<td>• Join with no age restriction</td>
<td>• Join up to 65 years of age</td>
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</tr>
</tbody>
</table>

Extra assistance and comfort

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

**Transport and carriage**
E.g. non-urgent patient transport, transport of (young)children under the same roof, dogs and cats, medicines, meals. Up to 125 euros per journey (max. 250 euros per event).

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

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

**Ask for help from the operator on 02 560 47 86**
Contact us no later than 30 days after your hospitalisation. Your insurance will only reimburse you for services you request via Hospitalia Assist. You cannot request delivery services to the hospital unless in the event of complications.
### Overview of reimbursements in the event of hospitalisation in Belgium (on 01/01/2022)

<table>
<thead>
<tr>
<th>Hospitalisation in Belgium (generally):</th>
<th>Hospitalia</th>
<th>Hospitalia Medium</th>
<th>Hospitalia Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excess</td>
<td>No excess.*</td>
<td>No excess.*</td>
<td></td>
</tr>
<tr>
<td>Annual global limit amount</td>
<td>Up to € 25,000/year</td>
<td>No annual global limit amount.</td>
<td></td>
</tr>
<tr>
<td>Advance payment to hospital</td>
<td>Reimbursement of statutory advance payment.</td>
<td>Reimbursement of statutory advance payment.</td>
<td></td>
</tr>
<tr>
<td>Costs associated with experimental treatments and medicines are not insured.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Reimbursements in the event of day admission in a double or multiple occupancy room

<table>
<thead>
<tr>
<th>Room supplements</th>
<th>Hospitalia</th>
<th>Reimbursement after approval by a medical advisor (no reimbursement for cosmetic fees).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee supplements</td>
<td>Hospitalia</td>
<td>Reimbursement of statutory advance payment.</td>
</tr>
<tr>
<td>Non-refundable fees</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Non-refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
</tbody>
</table>

#### Reimbursements in the event of day admission in a single room

<table>
<thead>
<tr>
<th>Room supplements</th>
<th>Hospitalia</th>
<th>Reimbursement for rooming-in with children younger than 19 years old.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee supplements</td>
<td>Hospitalia</td>
<td>Reimbursement for rooming-in with children younger than 19 years old.</td>
</tr>
<tr>
<td>Non-refundable fees</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Non-refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
</tbody>
</table>

#### Reimbursements in the event of admission for several days in a double or multiple occupancy room

<table>
<thead>
<tr>
<th>Room supplements</th>
<th>Hospitalia</th>
<th>Reimbursement for rooming-in with children younger than 19 years old.</th>
</tr>
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<tr>
<td>Non-refundable fees</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Non-refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
</tbody>
</table>

#### Reimbursements in the event of admission for several days in a single room

<table>
<thead>
<tr>
<th>Room supplements</th>
<th>Hospitalia</th>
<th>Hospitalia Medium: up to 200% of the statutory rate.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee supplements</td>
<td>Hospitalia</td>
<td>Hospitalia Plus: up to 300% of the statutory rate.</td>
</tr>
<tr>
<td>Non-refundable fees, robot surgery and IVF</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Non-refundable implants and prostheses</td>
<td>Hospitalia</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous costs</td>
<td>Hospitalia</td>
<td></td>
</tr>
</tbody>
</table>

#### Medication during hospitalisation

<table>
<thead>
<tr>
<th>Pharmaceutical products with intervention in the compulsory insurance scheme</th>
<th>Hospitalia</th>
<th>Hospitalia</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pharmaceutical products with no intervention in the compulsory insurance scheme</th>
<th>Hospitalia</th>
<th>Hospitalia</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pharmaceutical products</th>
<th>Hospitalia</th>
<th>Hospitalia</th>
</tr>
</thead>
</table>

**Miscellaneous costs** are reimbursed up to €6/day (except for costs for telephone, television, flowers, drinks, etc.). Reimbursement for rooming-in with children younger than 19 years old.
Pre- and aftercare, both in the case of day care and an overnight stay in hospital

<table>
<thead>
<tr>
<th>Patient contributions, fee supplements</th>
<th>Precare: Patient contributions and supplements up to 100% of the statutory rate in the 30 days prior to admission.</th>
<th>Aftercare: Patient contributions and supplements up to 100% of the statutory rate in the 90 days after admission.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medication (with intervention based on the compulsory insurance scheme)</td>
<td>Precare: 100% of patient contributions in the 30 days prior to admission. Aftercare: 100% of patient contributions in the 90 days after admission.</td>
<td>Precare: 100% of patient contributions in the 60 days prior to admission. Aftercare: 100% of patient contributions in the 180 days after admission.</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>Aftercare: 20 sessions in the 90 days after admission.</td>
<td>Aftercare: 45 sessions in the 180 days after admission.</td>
</tr>
<tr>
<td>Braces</td>
<td>Up to € 50/admission, on doctor’s prescription in the 90 days after admission.</td>
<td>Up to € 50/admission, on doctor’s prescription in the 180 days after admission.</td>
</tr>
</tbody>
</table>

* Fee supplements are charged for admission in a single room. University Hospital of Ghent and some hospitals in Brussels and Wallonia charge extra high rates. You can find the list of hospitals at www.halanhospitalisatieverzekeringen.be. The patient will still be charged an excess of €150 when admitted to a single room in one of these hospitals. An excess is never charged for admission in a single room in another hospital not on this list. An excess is never charged either for a multiple occupancy room.

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

Complete protection in case of serious illness

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

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

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

Costs for which a serious illness guarantee is provided:

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

Including protection overseas

Extra protection: hospitalisation abroad

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

This only applies if admission overseas is also covered by statutory insurance.
### 2023 Premiums

**Monthly contributions per person**

<table>
<thead>
<tr>
<th>Age when joining: 0-45 years old *</th>
<th>Hospitalia</th>
<th>Hospitalia Medium</th>
<th>Hospitalia Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-17 years old</td>
<td>€ 4,36</td>
<td>€ 6,83</td>
<td>€ 7,29</td>
</tr>
<tr>
<td>18-24 years old</td>
<td>€ 5,68</td>
<td>€ 8,58</td>
<td>€ 9,13</td>
</tr>
<tr>
<td>25-49 years old</td>
<td>€ 12,22</td>
<td>€ 21,76</td>
<td>€ 23,19</td>
</tr>
<tr>
<td>50-59 years old</td>
<td>€ 15,08</td>
<td>€ 26,69</td>
<td>€ 28,45</td>
</tr>
<tr>
<td>60 years plus</td>
<td>€ 32,64</td>
<td>€ 48,13</td>
<td>€ 51,32</td>
</tr>
<tr>
<td><strong>Including rate Guarantee Serious illnesses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46-49 years old</td>
<td>€ 12,78</td>
<td>€ 22,78</td>
<td>€ 24,30</td>
</tr>
<tr>
<td>50-59 years old</td>
<td>€ 15,77</td>
<td>€ 27,94</td>
<td>€ 29,81</td>
</tr>
<tr>
<td>60 years plus</td>
<td>€ 34,16</td>
<td>€ 50,42</td>
<td>€ 53,77</td>
</tr>
<tr>
<td>Age when joining: 50-54 years old *</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>49 years old**</td>
<td>€ 13,35</td>
<td>€ 23,81</td>
<td>€ 25,40</td>
</tr>
<tr>
<td>50-59 years old</td>
<td>€ 16,47</td>
<td>€ 29,21</td>
<td>€ 31,16</td>
</tr>
<tr>
<td>60 years plus</td>
<td>€ 35,96</td>
<td>€ 52,72</td>
<td>€ 56,20</td>
</tr>
<tr>
<td>Age when joining: 55-59 years old *</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>55-59 years old</td>
<td>€ 22,03</td>
<td>€ 39,34</td>
<td>€ 41,98</td>
</tr>
<tr>
<td>60 years plus</td>
<td>€ 47,88</td>
<td>€ 71,02</td>
<td>€ 75,81</td>
</tr>
<tr>
<td>Age when joining: 60 years plus *</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>59 years old**</td>
<td>€ 24,81</td>
<td>€ 44,40</td>
<td>€ 47,39</td>
</tr>
<tr>
<td>From 60 to 65 years old</td>
<td>€ 53,98</td>
<td>€ 80,17</td>
<td>€ 85,58</td>
</tr>
<tr>
<td>From 66 to 70 years old</td>
<td>€ 51,82*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>From 71 to 75 years old</td>
<td>€ 54,86*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>76 years plus</td>
<td>€ 57,91*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

### Waiting period

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

Our experts will be happy to provide further clarification.

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**Suggestion or complaint:** www.helan.be/meldpunt

**Send a letter to:**
Helan Health Insurance Fund - FAO the Ombudsman
Boomsesteenweg 5 - 2610 Wilrijk

If you have submitted a complaint and are not satisfied with the way it has been handled:

**Insurance Ombudsman:**
Square de Meeûs 35 - 1000 Brussels
info@ombudsman.as - 02 547 58 71 - www.ombudsman.as

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**Join online**

You can easily arrange to join via www.helan.be/aansluiten

**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/afspraak