



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.

Hospitalia

Cost-effective insurance, perfect for a stay in a multiple occupancy room:

- Up to 100% of supplements and fees reimbursed
- Pre- and aftercare reimbursements 30 days before and 90 days after admission
- Insurance up to 25,000 euros a year
- Join with no age restriction

Hospitalia Medium

Comfort insurance in the event of any hospital admission with a single room:

- Up to 200% of supplements and fees reimbursed
- Pre- and aftercare reimbursement 60 days before and 180 days after admission
- Extra service package with Hospitalia Assist
- Join up to and including 65 years

Hospitalia Plus

The most comprehensive insurance that also keeps a single room in Brussels and Wallonia affordable:

- Up to 300% of supplements and fees reimbursed
- Pre- and aftercare reimbursement 60 days before and 180 days after admission
- Extra service package with Hospitalia Assist
- Join up to and including 65 years

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 01/01/2025)

		 Hospitalia	 Hospitalia Medium and  Hospitalia Plus
Hospitalisation in Belgium (generally):			
Deductible	No deductible	Hospitalia Medium: No deductible	Hospitalia Plus: No deductible except when staying in one of the more expensive hospitals.*
Annual global limit amount	Up to € 25,000/year	No annual global limit amount.	
Advance payment to hospital	Reimbursement of statutory advance payment.	Reimbursement of statutory advance payment.	
Costs associated with experimental treatments and medicines are not insured.			
Reimbursements in the event of day admission in a double or multiple occupancy room			
Room supplements	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.	
Fee supplements	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.	
Non-refundable fees	-	Reimbursement after approval by a medical advisor (no reimbursement for cosmetic fees).	
Refundable implants and prostheses	Full reimbursement. Dental implants not covered.	Full reimbursement. Dental implants not covered.	
Non-refundable implants and prostheses	Up to €2,500/admission Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.	
Reimbursements in the event of day admission in a single room			
Room supplements	Up to € 80/day.	Up to € 80/day.	
Fee supplements	Up to 100% of the statutory rate.	Up to 100% of the statutory rate.	
Non-refundable fees, robot surgery and IVF	-	Up to € 1,000/admission, after approval by a medical advisor (no reimbursement for cosmetic fees).	
Refundable implants and prostheses	Up to € 2,500/admission. Dental implants not covered.	Full reimbursement. Dental implants not covered.	
Non-refundable implants and prostheses	Up to € 1,250/admission (50% of the amount invoiced). Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.	
Miscellaneous costs	Up to € 6/day (except for costs for telephone, television, flowers, drinks, etc.).	Reimbursement for rooming-in with children younger than 19 years old.	
Reimbursements in the event of admission for several days in a double or multiple occupancy room			
Room supplements	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.	
Fee supplements	These costs do not apply in a double or multiple occupancy room.	These costs do not apply in a double or multiple occupancy room.	
Non-refundable fees	-	Full reimbursement after approval by a medical advisor (no reimbursement for cosmetic fees).	
Refundable implants and prostheses	Full reimbursement. Dental implants not covered.	Full reimbursement.	
Non-refundable implants and prostheses	Up to € 2,500/admission. Dental implants not covered.	Up to € 5,000/admission.	
Miscellaneous costs	Reimbursement (except for costs for telephone, television, flowers, drinks, etc.).	Reimbursement for rooming-in with children younger than 19 years old.	
Reimbursements in the event of admission for several days in a single room			
Room supplements	Up to € 80/day.	Up to € 125/day.	
Fee supplements	Up to 100% of the statutory rate.	Hospitalia Medium: up to 200% of the statutory rate.	Hospitalia Plus: up to 300% of the statutory rate.
Non-refundable fees, robot surgery and IVF	-	Up to € 1,000/admission, after approval by a medical advisor (no reimbursement of cosmetic fees).	
Refundable implants and prostheses	Up to € 2,500/admission. Dental implants not covered.	Full reimbursement. Dental implants not covered.	
Non-refundable implants and prostheses	Dental implants not covered.	Up to € 5,000/admission. Dental implants not covered.	
Miscellaneous costs	Up to € 6/day (except for costs for telephone, television, flowers, drinks, etc.). Reimbursement of € 25/day for rooming-in with children younger than 19 years old.	Reimbursement for rooming-in with children younger than 19 years old.	
Medication during hospitalisation			
Pharmaceutical products with intervention in the compulsory insurance scheme	Full reimbursement.	Full reimbursement.	
Pharmaceutical products with no intervention in the compulsory insurance scheme	Up to € 1,200/admission (50% of the amount invoiced).	Up to € 1,200/admission.	
Pharmaceutical products	Only for surgical stockings: 50% in a single room, full reimbursement in a double and multiple occupancy room.	Up to € 250/admission and full reimbursement for surgical stockings.	

Pre- and aftercare, both in the case of day care and an overnight stay in hospital

Patient contributions, fee supplements	<p>Pre-care: Patient contributions and supplements up to 100% of the statutory rate in the 30 days prior to admission.</p> <p>Aftercare: Patient contributions and supplements up to 100% of the statutory rate in the 90 days after admission.</p>	<p>Pre-care: Patient contributions and supplements up to 100% of the statutory rate in the 60 days prior to admission.</p> <p>Aftercare: Patient contributions and supplements up to 100% of the statutory rate in the 180 days after admission.</p>
Medication (with intervention based on the compulsory insurance scheme)	<p>Pre-care: 100% of patient contributions in the 30 days prior to admission.</p> <p>After-care: 100% of patient contributions in the 90 days after admission.</p>	<p>Pre-care: 100% of patient contributions in the 60 days prior to admission.</p> <p>Aftercare: 100% of patient contributions in the 180 days after admission.</p>
Physiotherapy	<p>Aftercare: 20 sessions in the 90 days after admission.</p>	<p>Aftercare: 45 sessions in the 180 days after admission.</p>
Braces	Up to € 50/admission, on doctor's prescription in the 90 days after admission.	Up to € 50/admission, on doctor's prescription in the 180 days after admission.
Geriatrics	30 days precaution	60 days precaution

* If you stay in a single room in one of the more expensive hospitals in Brussels and Wallonia, as well as UZGent, IMelda Bonheiden and A.S.Z. Aalst, then 150 euro deductible is charged. See the list of hospitals where franchise is charged at helan.be/lijst-ziekenhuizen.

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 33 recognised serious illnesses and disorders qualify for reimbursement via the guarantee:



Cancer, leukemia, Parkinson's disease, Hodgkin's disease, Alzheimer's disease, AIDS, tuberculosis, multiple sclerosis, amyotrophic lateral sclerosis, cerebrospinal meningitis, poliomyelitis, progressive muscular dystrophy, encephalitis, tetanus, cystic fibrosis, Crohn's disease, Brucellosis, cirrhosis of the liver due to hepatitis, scleroderma with organ involvement, type I diabetes, ulcerative rectocolitis, Pompe disease, malaria, Typhus exanthematicus, Typhoid and paratyphoid disorders, Diphtheria, Cholera, anthrax, Creutzfeldt-Jakob disease, Huntington's disease, dementia, renal insufficiency (which makes it impossible to do without dialysis) and lorgan transplantation (with the exception of corneal and skin transplantation)

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 the admission abroad was unplanned and urgent.

2025 Premiums

Monthly contributions per person

	Hospitalia	Hospitalia Medium	Hospitalia Plus	Serious illnesses guarantee
INCLUDING premium Guarantee Serious illnesses				Premium
Age at affiliation: 0-45 years*				
0-17 years	€ 4.44	€ 7.17	€ 8.62	€ 0.33
18-24 years	€ 5.79	€ 9.01	€ 10.80	€ 0.41
25-49 years	€ 12.52	€ 22.91	€ 27.49	€ 1.11
50-59 years	€ 15.46	€ 28.11	€ 33.75	€ 1.36
60 years plus	€ 33.41	€ 50.69	€ 60.88	€ 2.48
Age at affiliation: 46-49 years*				
46-49 years	€ 13.09	€ 23.98	€ 28.81	€ 1.11
50-59 years	€ 16.16	€ 29.43	€ 35.36	€ 1.36
60 years plus	€ 34.95	€ 53.10	€ 63.79	€ 2.48
Age at affiliation: 50-54 years*				
49 years**	€ 13.66	€ 25.07	€ 30.12	€ 1.11
50-59 years	€ 16.87	€ 30.76	€ 36.97	€ 1.36
60 years plus	€ 36.50	€ 55.50	€ 66.68	€ 2.48
Age at affiliation: 55-59 years*				
55-59 years	€ 22.51	€ 41.39	€ 49.82	€ 1.36
60 years plus	€ 48.88	€ 74.71	€ 89.96	€ 2.48
Age at affiliation: 60 years plus*				
59 years**	€ 25.33	€ 46.69	€ 56.25	€ 1.36+
60-65 years	€ 55.06	€ 84.32	€ 101.57	€ 2.48+
66-70 years	€ 52.58°			
71-75 years	€ 55.67°			
76 years plus	€ 58.77°			

* from the starting date of your membership. ** age on 1 January of your membership.
° Excluding the serious illness guarantee option, as the age limit for joining the serious illness guarantee is set at 65 years.
Taxes included.

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 be reduced. A specific waiting period applies for pregnancy. Our experts will be happy to provide further clarification.



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

✓ Join online

You can easily arrange to join via
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

Helan Onafhankelijk ziekenfonds - Boomsesteenweg 5 - 2610 Wilrijk - 0411.696.011 - RPR Antwerp - 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. 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 or the Insurance Ombudsman (www.ombudsman.as). For more information on the affiliation to the product(s), please contact your health insurance fund.

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