

CM-Hospitaalfix and CM-Hospitaalfix Extra

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At the hospital

You never know when you might have to go into hospital. And while Belgian health care is excellent, a stay in hospital is not free. You will have to pay all or part of some medical costs, such as personal contribution (remgeld), medical equipment, drugs and a supplement for the doctor and the room.

Supplementary insurance

You can cover yourself against high hospital bills by taking out CM-Hospitaalfix or CM-Hospitaalfix Extra insurance. You will receive a daily fixed amount every day you spend in hospital.

What does it cost and what do I get in return?

CM-Hospitaalfix

The monthly premium for 2016:	If you are under 60 when you sign up	If you are 60 or over when you sign up	If you are 66 or over when you sign up	If you are 76 or over when you sign up
Up to 17 years	0.23 euros			
18 - 24 years	0.34 euros			
25 - 59 years	1.94 euros			
60 - 64 years	3.38 euros	4.05 euros		
65 - 69 years	5.12 euros	6.14 euros	7.68 euros	
70 - 74 years	5.87 euros	7.05 euros	8.80 euros	
75 years	6.72 euros	8.06 euros	10.08 euros	
76 years and over	6.72 euros	8.06 euros	10.08 euros	12.76 euros

What you receive:

- You receive 12,37 euros for every nursing day charged by the hospital.
- Cover for a stay in a psychiatric hospital (A, K or T services only) is limited to 30 days per year.
- If you are older than 65 years, a maximum of 180 days cover is provided for each person insured by your policy.

CM-Hospitaalfix Extra

The monthly premium for 2016:	If you are under 60 when you sign up	If you are 60 or over when you sign up	If you are 66 or over when you sign up	If you are 76 or over when you sign up
Up to 17 years	0.62 euros			
18 - 24 years	0.82 euros			
25 - 59 years	5.15 euros			
60 - 64 years	6.39 euros	7.65 euros		
65 - 69 years	13.24 euros	15.89 euros	19.86 euros	
70 - 74 years	13.79 euros	16.54 euros	20.68 euros	
75 years	19.04 euros	22.85 euros	28.55 euros	
76 years and over	19.04 euros	22.85 euros	28.55 euros	36.17 euros

What you receive:

- You receive 25 euros for every nursing day charged by the hospital. This includes outpatient treatment and some fixed charges.
- There is limited cover for some general hospital services (such as cardiopulmonary service, locomotor service, A, K and T services). You receive 25 euros per day for the first 30 days, then 12,37 euros per day.
- Cover for a stay in a psychiatric hospital (A, K and T services only) is limited to 30 days per year.
- If you are over 65 years of age, a maximum of 180 days cover is provided for each person insured by your policy.

Who is eligible?

Anyone who is a member of CM and is up to date with his or her contributions.

Worth knowing

- No costs are payable for additional dependants over and above the third dependant to join the policy.
- No costs are payable for dependent children of a person with CM-Hospitaalfix or CM-Hospitaalfix Extra insurance in their first and second calendar year.
- Membership can start on the first of the month following the month of application.
- CM payments are automatic. You do not need to submit any hospital bills.
- CM-Hospitaalfix and CM-Hospitaalfix Extra cannot be combined. You can switch from CM-Hospitaalfix to CM-Hospitaalfix Extra, subject to a new waiting time of three months. During this waiting period the insured person continues to be covered by the CM-Hospitaalfix insurance.

Is there a waiting period?

There is a three-month waiting period. This waiting period does not apply:

- When you switch from hospitalisation insurance covering costs offered by a mutual health fund.
- When you switch from cost reimbursement health insurance offered by a mutual health fund or a commercial insurance provider.
- To new-born babies (provided the parent has been signed up to CM-Hospitaalfix or CM-Hospitaalfix Extra for nine months).

Optimum protection

The combination of CM-Hospitaalplan and CM-Hospitaalfix or CM-Hospitaalfix Extra gives you optimum protection.

MOB Verzekeringen CM-Vlaanderen: insurance company with its registered office in Belgium and authorised under number 150/01 to operate branch 2 "Health" activities.