

CM-Hospitaalplan

Admission to hospital can happen to anyone and it is not free of charge. With CM you can be additionally insured against hospital expenses.



At the hospital

Although the Belgian health care system is excellently organized, a stay in hospital is not free of charge. Certain medical expenses such as patient contributions, medical products, medicines and surcharges for the doctor and the room have to be paid partially or entirely by the patient.

An additional insurance

In order to be additionally insured against high hospital expenses, CM offers you the hospitalization insurance CM-Hospitaalplan. If you pay for this insurance and upon showing your invoices, you will receive a contribution towards your hospitalization expenses, including those made in a time span of one month prior to and three months after hospitalization, as well as expenses due to severe illnesses.

What will be reimbursed?

You will receive a contribution for:

- the costs charged for hospitalization in a general hospital due to an illness, an accident, a birth or a pregnancy complication;
- pre and post hospitalization expenses: an admission to hospital often involves examinations beforehand and check-up, follow-up and rehabilitation afterwards. Therefore, the expenses made in a time span of one month prior to and three months after hospitalization will also be reimbursed;
- ambulatory expenses due to a number of severe illnesses (for instance cancer, multiple sclerosis, mucoviscidosis ...);
- a number of well-defined, specific special guarantees (such as rooming-in, home birth, accommodation expenses of donors ...).

You will receive these contributions if you are entitled to statutory reimbursement, unless explicitly stated otherwise.

Beware: there are well-defined limit amounts per calendar year and per member and there are certain expenses that will not be reimbursed.

Who can join?

Anyone who is a member of CM and is up to date with his or her contributions. Affiliation can start on the first of the month following the month of application.

Is there a waiting period?

There is a waiting period of three months. This waiting period is omitted:

- if you are subsequently transferring (without interruption) from a similar cost-effective insurance;
- in the event of a birth (provided that the parent has already had CM-Hospitaalplan for nine months);
- if your admission to hospital involves an accident or certain acute infectious diseases (for instance mumps, meningitis, measles ...).

There is a waiting period of nine months for fertility treatments. If you are transferring from another similar mutualist insurance, this period will be reduced.

I am already ill or pregnant. Can I still join?

CM-Hospitaalplan does not exclude members based on their health status. In the event of an admission to hospital due to pre-existing conditions, during the first five years of insurance coverage (or in case of a pre-existing pregnancy, during the first nine months) you will not be reimbursed for room fees and doctors' fees if you choose to be in a single room.

Are you transferring from another mutualist insurance? Then the above-mentioned periods will be reduced.

Is there a franchise deductible?

There is no general franchise deductible. If you choose to stay in a single room, there is a franchise deductible of 175 euros on the contribution for fee surcharges. This franchise deductible applies to each hospitalization, with a maximum amount of 350 euros per calendar year.

How much do I have to pay?

The monthly premium for 2016:

	If you are under 60 when you sign up	If you are 60 or over when you sign up	When you are 66 or over when you sign up
Up to and including the age of 24	3,78 euros		
25 up to and including 49	8,74 euros		
50 up to and including 59	9,92 euros		
60 up to and including 69	17,04 euros	22,15 euros	25,56 euros
From the age of 70 onwards	25,28 euros	30,35 euros	37,93 euros

- From the fourth person to join the plan, the contribution is 1,87 euros per month.
- Children dependent on a person who has joined CM-Hospitaalplan, don't have to pay a fee up to and including the second calendar year after their birth year.

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