Health insurance in Belgium
What you need to know...

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Belgium offers high-quality health care that is among the best in Europe. Its health insurance is national and compulsory: everyone living and/or working in Belgium is required to take out insurance against illness. In exchange for payment of a social security contribution, you are insured against the risks of illness, accident, hospitalisation, etc.

Belgian health insurance reimburses around 75% of the official tariffs of (Belgian) medical expenses. Some (vital) medical expenses are reimbursed in full. To obtain insurance, you need to register with a health insurance fund.

For employees, the social security contributions are deducted at source from their pay. Certain other professional categories pay a personal contribution. Family members who do not receive any personal income in Belgium or are not obliged to subscribe to health insurance in their own name are automatically insured as dependents (child, spouse) through the health insurance of the “head of the family”. They therefore do not pay any personal contribution, but are insured through the head of their family.

International students have a different status depending on their country of origin.

Christelijke Mutualiteit (CM Leuven)
CM is the largest health insurance fund in Belgium. You can come to us not just for your compulsory health insurance, but also for extra services and benefits. Experienced specialist employees will be happy to help you get your subscription in order.

For information or personal advice, you can always contact CM. The contact details are provided on page 37.
Your registration and medical expense refunds in Belgium depend on your country of origin and/or what you are doing in Belgium.

We distinguish between the following categories:
1. Residents of the European Economic Area (EEA) + Switzerland and Australia with a European Health Insurance Card (EHIC) (p. 4)
2. Residents of the European Economic Area (EEA) + Switzerland and Australia without a European Health Insurance Card (EHIC) (p. 5)
3. Students from outside the European Economic Area (p. 5)
4. Belgian students studying abroad within the European Economic Area, in Switzerland or in Australia (p. 6)
5. Belgian students studying in a country that is not part of the European Economic Area, Switzerland or Australia (p. 6)
6. Employees of a Belgian employer (p. 7)
7. Employees who live in Belgium and work in another European Economic Area country, Switzerland or Australia (p. 8)
8. Employees who live in Belgium and work in a country that is not part of the European Economic Area, Switzerland or Australia (p. 8)

You don’t belong to any of these categories? Contact us and we will advise you personally (p. 37).

1. Resident of the European Economic Area (EEA) with a European Health Insurance Card

As a resident of an EEA country, Switzerland or Australia, you need to get a European Health Insurance Card from your health insurance body before you leave for Belgium. Do you have this document? Then you don’t need to register with a Belgian health insurance fund.

You only need to come along to a CM office if you have incurred necessary medical expenses (you have bought medicines, gone to see a doctor, etc.).
2. Resident of the European Economic Area (EEA) without a European Health Insurance Card

If the health insurance body in your home country cannot issue a European Health Insurance Card (EHIC) or if you have received a different document, registration with the Belgian health insurance fund is usually necessary. So contact CM Leuven as soon as possible after your arrival in Belgium. Bring the document, your bank account number and your passport with you. We will investigate how you need to register and what contribution you need to pay.

NB: If you do not receive any income in Belgium (e.g. wages, pension, etc.) and you are still liable for insurance in the EEA, Switzerland or Australia, a European Health Insurance Card is obligatory.

3. Students from outside the European Economic Area (EEA)

Are you coming to Belgium to study as a citizen of a non-EEA country? Then registration on the Belgian population register and for Belgian health insurance is obligatory.

Depending on your situation, there are two subscription options with CM Leuven:

Registration as a “resident or person staying in Belgium”

Any holder of a (temporary) Belgian identity card can register as a resident.

You pay the following contribution to CM Leuven:
• Resident: EUR 0 to 623.84* per quarter, depending on your taxable (Belgian or foreign) income;
• Extra benefits and services: EUR 14.85* per quarter.

Registration as a “student”

This form of registration is intended for students who cannot register as a resident or person staying in Belgium.

You pay the following contribution to CM Leuven:
• Student: EUR 52.89* per quarter;
• Extra benefits and services (p. 11): EUR 14.85* per quarter.

*Amounts valid as from 1 January 2010
4. Belgian students studying abroad, within the European Economic Area (EEA), in Switzerland or in Australia

As a resident of Belgium, you need to obtain a European Health Insurance Card from CM Leuven before you leave for an EEA country, Switzerland or Australia. Do you have this document? Then you do not need to register with a foreign health insurance fund in your temporary place of residence abroad.

You only need to report to the health insurance fund of your temporary place of residence abroad if you have incurred necessary medical expenses (you have bought medicines, gone to see a doctor, etc.).

5. Belgian students studying in a country that is not part of the European Economic Area, Switzerland or Australia

Belgian legislation only provides for a contribution in the event of emergency hospitalisation. Other expenses will not be reimbursed.

For medical care for which you cannot obtain any contribution, it is best to take out travel insurance. It is important for this insurance to cover the costs of repatriation adequately.
6. Employees of a Belgian employer

Do you work for a Belgian employer? Then a 13.07% social security contribution is automatically deducted from your gross pay for, inter alia, health insurance, accidents at work, unemployment, pension, etc. Based on a declaration from your employer that you have concluded an employment agreement with the employer, you can obtain health insurance from CM Leuven.

In addition to the deduction from your wages, you pay the following contribution directly to CM Leuven for extra benefits and services: EUR 4.95* per month per subscription (see p.11).

NB: People who work in Belgium and live in another country within the European Economic Area, in Switzerland or in Australia can remain insured in their country of residence by using an S1 document (formerly E106) that you can obtain from CM Leuven.

Replacement income in the event of disability

Have you, as an employee, suffered a loss of earnings as a result of illness or accident? Then, under specific conditions, you receive a replacement income from your health insurance. Inform CM Leuven of your illness in due course, in any case within the period of guaranteed pay from your employer. Otherwise, you run the risk of incurring financial loss. Use the Certificate of incapacity for work for this purpose, which you must get your doctor to fill in, then send it by normal post. An original doctor’s certificate is also eligible for this purpose.

*Amounts valid as from 1 January 2010
7. Employees who live in Belgium and work in another European Economic Area country, Switzerland or Australia

For people who live in Belgium but work in another European Economic Area country, Switzerland or Australia, a number of important guidelines are applicable on the basis of the European regulation.

In principle, you are always subject to the social security of the country where you work. This means that you need to take out health insurance there.

As soon as you have subscribed to compulsory health insurance, ask for form S1 (formerly E106), or BL1 for people employed in Luxembourg. Submit this document to CM Leuven as quickly as possible, so that we can insure you further against possible medical expenses on the basis of the document.

Reimbursement of medical expenses incurred

Medical expenses incurred in Belgium are reimbursed in accordance with the reimbursement tariffs applicable in Belgium.

Any expenses that you have incurred in the country where you work or a third European country of residence will be reimbursed by your health insurer in the country where you work.

NB: Employees who live and work abroad can no longer subscribe to a Belgian health insurance fund.

8. Employees who live in Belgium and work in a country that is not part of the European Economic Area, Switzerland or Australia

Before leaving, it is advisable to check whether there are any bilateral agreements between Belgium and the country in question. You can obtain this information from your CM office.

Also look into whether it would be best for you to:

- take out Belgian private insurance for health care abroad during your stay;
- obtain insurance in situ;
- obtain cover from the Dienst Overzeese Sociale Zekerheid (Overseas Social Security Office).
Expenses liable for reimbursement by Belgian health insurance

The list of medical expenses that are eligible for reimbursement by the health insurance is very extensive and detailed. Here is a summary:

Outpatient care from doctors, specialists, dentists, etc.
You have a free choice of care provider in Belgium. You can find doctors in private practice or connected to a hospital.

Always take cash with you to the doctor, and after the consultation pay the doctor’s fee immediately. Not many doctors can accept payment with an electronic payment card.

When you consult a doctor or specialist, you receive a “certificate of assistance provided”.
Reimbursement through compulsory health insurance is made afterwards on the basis of this certificate of assistance provided. Stick your yellow identification sticker (which you received when you registered with CM Leuven) to the certificate and submit this document to CM Leuven.

**NB:** Some health care providers have negotiated fixed tariff arrangements with the health insurance funds: these are contracted doctors. Others may request extra supplements that are not eligible for reimbursement.

You can always ask your health insurance fund whether or not your health care provider is contracted.

**Emergencies**
In an emergency, you can also get help directly via the hospital emergency service. However, do not use the service inappropriately. You will pay extra for it if you do. At night and during the weekend, general practitioner on-call services are available.
Medicines
A number of medicines are liable for reimbursement through the compulsory health insurance. (Ask your doctor for information.) For these medicines and reimbursement of their costs, you need a prescription from your doctor and a valid SIS card (= proof of identification for health insurance). You receive this card automatically when you subscribe to the health insurance fund. You need to take the prescription for the medicines and your SIS card with you to the pharmacist.

(Day) hospitalisation
Your choice of hospital and type of room largely determine your personal share of the hospital costs. A hospital stay in a single room costs significantly more than in a room for more than one person. Find out about it beforehand and always take your SIS card with you when you are admitted. Belgian health insurance then settles the contribution directly with the health insurance fund and you only pay your personal share. If you wish, CM Leuven can check that your hospital invoice is correct. In this case, you need to send us the invoice before you pay it.
Expenses not liable for reimbursement through Belgian health insurance

Belgian compulsory health insurance does not reimburse all medical expenses.

A summary follows:
• all supplements invoiced by non-contracted health care providers;
• extra costs for a single room during a hospital admission;
• dentures for people under the age of 50;
• cosmetic work;
• tooth extractions for people of between 15 and 60 years of age.

Reimbursement of some expenses is provided for among the extra benefits and services provided by CM Leuven (see below).

Extra benefits and services from CM Leuven

In addition to correct administration of Belgian compulsory health insurance, CM Leuven offers extra benefits and services in exchange for the small contribution of EUR 4.95* per month per subscription. Dependent children and spouses do not need to pay this contribution.

After a few months of subscription, you can benefit from:
• a financial contribution for homeopathy, osteopathy and chiropractic, glasses and lenses for children and young people, etc.;
• “Eurocross” medical travel insurance (p. 12);
• a loan without charge of medical aids and materials: baby scales, aerosol equipment, crutches, wheelchairs, breast pump equipment, etc.;
• a financial contribution to the membership fees of sports clubs and gym memberships for young people up to 25 years of age;
• an extra contribution to your hospitalisation costs. There are various options and arrangements for this. For the best choice, contact CM Leuven;
• a childbirth premium of EUR 130* per subscribed parent.

You can also come to CM Leuven for reliable, comprehensive hospitalisation insurance, the CM Hospital Plan. For more information, you can always contact us.

*Amounts valid as from 1 January 2010
Holidays abroad

Are you going on holiday to another country? We are there to look after you then too. For a holiday of up to 3 months, you can benefit from our medical travel insurance. This is included in your subscription to CM Leuven.

Reimbursement is provided for emergency medical expenses, whether or not incurred during an admission to hospital. The costs of repatriation to Belgium, if medically necessary, are also covered by this insurance. Ask for your World Assistance Card from CM Leuven.

Flemish care insurance (Vlaamse zorgverkering)

Flemish care insurance offers protection against high non-medical costs to persons heavily reliant on care.

This is compulsory insurance for anyone living and/or working in Flanders who is more than 25 years of age.

You can also subscribe to Flemish care insurance through CM Leuven. In 2010, the contribution was EUR 25 per year.

NB: International students and their dependent family members who are only staying in Belgium for their studies cannot subscribe to Flemish care insurance.
### Contact

**www.cm.be**  
e-mail: leuven@cm.be

### Offices - Bureaux - Kantoren CM Leuven

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<thead>
<tr>
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<td>Heverlee</td>
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<td>Heverlee</td>
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<td>Kessel-Lo</td>
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<td>Aarschot</td>
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<td>Diest</td>
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