



CM, your health insurance fund

Services and benefits

2020



V.L.: Bart De Ruysscher, Haachtsesteenweg 579, postbus 40, 1031 Brussel - 2020

Osteopathy and chiropractic treatment

Receive up to 50 euros per calendar year for five treatments.

CM care facilities

Do you need to regain your strength after hospitalisation or illness? CM care facilities offer this possibility:

- Ter Duinen in Nieuwpoort;
- Hooionk in Zandhoven;
- Domaine de Nivezé in Spa.

CM will reimburse part of the costs.

CM home care

Ergo guidance and living advice

This free service offers advice on technological adjustments, adjustments to your home, fall prevention and the use of resources. We also provide ergotherapeutic guidance and advice to help you stay in your home longer.

Discount at Goed thuiszorgwinkel

At Goed thuiszorgwinkel you can rent or buy care equipment or resources at a reduced price. Receive a 10 to 35% discount on your purchase. Go to www.goed.be to find a shop near you.

Personal alarm

With a personal alarm help is always on hand. At the touch of a button, a care service staff member can be alerted. At CM, you can rent a personal alarm for a special rate. For information and requests, visit www.cm.be/persoonlijk-alarm.

Organiser of urgent home care

Are you in need of urgent home care, but don't know where to turn for help? We can help you find a suitable solution. For more information and telephone numbers in your region, please visit www.cm.be/dringendethuiszorg.

CM care line

If you suddenly fall ill or become injured or disabled, it can change your life. The CM Care line offers immediate and practical support. For more information, visit www.cm.be/thuiszorg.

CM home babysitter

Daytime and overnight babysitter at 2.80 euros per hour. This service is available to chronically ill, elderly and disabled people.

Night care

Up to 1,500 euros per calendar year if you make use of overnight care from a recognised night care provider.

Day-care facility

Reimbursement of 5 euros per day, up to 500 euros per year, for care in a recognised day-care facility.

Short-stay

Reimbursement of up to 420 euros per calendar year for care in a recognised short-stay centre.

CM-Mobiel

Do you need medical transportation for your doctor's appointment or treatment? CM-Mobiel's volunteers will get you to your destination. You pay an administrative fee of 1.50 euro per ride, plus 0.3653 euro (indexation on 1 July 2020) per kilometre.

Incontinence materials

Receive 30% off on incontinence products at Goed thuiswinkels or from the Goed webshop.

CM services

Dienst Maatschappelijk Werk

For questions or issues regarding illness, disability, old age, social benefits, facilities, (home) care situations... This service offers information, facilitates home care and provides support in the event of long-term care.

Ledenverdediging

Free information, advice and legal assistance with medical billings disputes (erroneous hospital bills) or sky-high fees.

CM health insurances

Medical costs for patient care outside and inside the hospital can become high. CM insurances is the best way to protect yourself against high medical bills.

Hospitalisation: CM-Hospitaalplan

This invoice-based insurance covers a substantial part of your medical bills if you are hospitalised. From 4.08 euros per person per month.

Outside of hospital: CM-MediKo Plan

Protection against high medical expenses, such as for spectacles and contact lenses, orthodontic treatment, and (partial) reimbursement of patient fees. From 12.30 euros per person per month.

If you combine CM-Hospitaalplan with CM MediKo Plan, you will receive a 5% discount on the CM-Hospitaalplan premium. Children under the age of two are free. Special benefits apply to families larger than four persons.

For more information, visit www.cm.be/verzekeringen.

This publication is only for informative purposes. In case of doubt or differences of interpretation, the Articles of Association of the health insurance fund shall apply. Subject to approval of the Controledienst voor de Ziekenfondsen (CDZ). For more information, see www.cm.be/statuten.

Promotions valid from 1 January 2020 to 31 December 2020.

CM insurances are provided by MOB verzekeringen CM-Vlaanderen, insurance company with its registered office in Brussels and approved under code number 150/01 to cover branch 2 'illness'. Company registration number 0851.601.503. In case of differences of interpretation, the General Terms and Conditions shall apply. The General Terms and Conditions can be found on www.cm.be/verzekeringen.

CM membership fee

This year's CM membership fee is 89.40 euros (7.45 euros per month).

Do you have a complaint?

Please let us know via www.cm.be/klachten or contact a CM staff member. Your feedback will help us improve our services. We guarantee that you will receive an initial response within seven days, and that your complaint will be dealt with within 30 days.

Calculate your cost savings

Visit www.mijncmvoordeel.be and discover where CM can make a difference for your family.

More information on and conditions of all CM services and benefits: www.cm.be/voordelen

Contact

- The CM office at home: www.cm.be/selfservice
- Any questions? www.cm.be/contact
- Or make an appointment: www.cm.be/afspraken



CM. Hoe gaat het met u?



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Pregnancy and birth

Skoebidoe

All information for young parents, from pregnancy to pre-school, via the Skoebidoe app or on www.cm.be/skoebidoe.

CM sun shades

If you register your baby with CM, you will receive two handy CM sun shades for use in the car.

Maternity care

Up to 150 euros per parent for maternity care (from three months prior to the birth to three months after).

CM baby gift

In the event of a birth, adoption or long-term foster care placement, each parent is offered a choice of one of these gifts:

- a premium of 130 euros per parent;
- a voucher of 180 euros per parent, which can be used on the complete range of Baby and Child at Dreamland and Dreambaby. Vouchers can also be redeemed at Dreambaby shops for diapers or baby formula.

Baby massage

A free baby massage session worth 10 euros.

Babysitter for sick children

We will arrange a babysitter to take care of your sick child at your home for a special rate of 5 euros per hour (1.75 euros with VT*). To schedule a babysitter, visit www.cm.be/skoebidoe-oppas or call +32 (0)78 05 01 09.

Patient fee for children

Patient fees for doctor's visits of children aged six and under are reimbursed in full, without a franchise threshold.

Baby equipment on loan

At Goed thuiszorgwinkel you can borrow weighing scales, an aerosol-based inhaler or a breast pump at a reduced price. VT* members are offered the first three months for free.

Growing up

Speech therapy

Get a reimbursement of up to 10 euros per session (15 euros in the case of VT*) for a maximum of:

- 40 sessions for young people aged 18 years and under;
- 10 sessions for adults.

CM companion service

Volunteers are paired up with care recipients and keep them company in their own home at a reduced rate of 2.80 euros per hour. This service is available to chronically ill, elderly or disabled people.

Orthodontistry for young people

Receive 370 euros on top of your health insurance reimbursement. Receive up to 740 euros for severe dental problems.

Teleblok

Stress from studying? On www.teleblok.be, students can find tips or chat with a Teleblok team member to get their concerns off their chest.

Leisure time and holidays

Sports club membership fee

Receive up to 15 euros off per calendar year on membership fees of recognised sports clubs.

Sports and youth camps, playgrounds and open air classes

Children and youths get 5 euros (2.50 euros for playground activities) per participation day, up to 100 euros per calendar year.

CM travel assistance

Around the clock aid and assistance in Europe and the Mediterranean region. Children who are entitled to child allowance automatically benefit from worldwide assistance services. Contact MUTAS at +32 2 272 09 00.

Kazou

Attractive holidays for young people at attractive CM prices:

- up to 25 euros off per night;
- up to 35 euros off per night in Massemble;
- up to 40 euros off per night for JOMBA vacations for children and young people with a disability.

For more information, please visit www.kazou.be.

Intersoc

Looking to take a family vacation? Intersoc offers both summer and winter vacations across Europe for the whole family. Outside of the school holidays, children aged six and under are even free. View all vacations on www.intersoc.be.

Okra

Vacations for active seniors in Belgium and abroad. Discover all vacations on www.okra.be.

Samana

Tailor-made activities and vacations for chronically ill and elderly people. Discover everything you need to know on www.samana.be.

Healthy Living

CM health courses

Interesting discounts on health courses organised by CM. For more information, visit www.cm.be/agenda.

Psychotherapy

Your mental health deserves just as much attention as your physical health. Therefore, CM covers part of your physiotherapy expenses, up to 24 sessions a year.

- Young people receive a reimbursement of up to 720 euros for 24 psychotherapy sessions (1,080 euros in the case of VT*).
- Adults receive a reimbursement of up to 240 euros for 24 sessions (360 euros in the case of VT*).

Dietary and weight-loss advice

A healthy diet contributes to a healthy body. Do you need support to make healthy food choices? Receive up to 40 euros for a minimum of four sessions.

Group programme for eating disorders and obesity

If you suffer from obesity or an eating disorder (anorexia, bulimia or binge eating) and follow a group programme, you will receive a reimbursement of up to 250 euros (300 euros in the case of VT*).

Stop smoking aids

Are you getting smoking cessation support from a recognised tobaccologist? Receive a reimbursement of up to 50 euros to buy patches, tablets, gum or inhalers.

Sleep therapy

If you suffer from chronic insomnia and follow a group sleep promotion programme, you will receive a reimbursement of up to 150 euros.

Vaccinations

Receive up to 15 euros per calendar year (for e.g. pneumococcal, flu, meningococcal B and travel vaccines for youths).

Foot care for diabetics

Get a reimbursement of up to 20 euros for four treatments from a pedicurist or recognised podologist.

Dental prosthetics

For fixed or removable dental prostheses per two calendar years:

- Young people aged 18 years and under: up to 360 euros;
- Adults aged 19 and above: up to 180 euros.

Proper seeing and hearing

Goed hoorcentrum

CM members will receive a 10% discount at all Goed hoorcentrum hearing centres: a one-stop-shop for advice, the purchase and maintenance of hearing aids and custom-moulded earplugs.

Spectacles and contact lenses

- Young people aged 18 and under: up to 50 euros per calendar year;
- Adults: up to 40 euros per calendar year.

Laser treatments and lens implantations

Receive up to 200 euros (100 euros per eye) after the procedure.

Hospitalisation and recovery

Reimbursement for hospitalisation

CM members who are covered by their health insurance are entitled to a limited allowance for certain expenses during their hospital stay. Do you want to avoid high medical bills in the future? Then subscribe to CM-Hospitaalplan. For more information, please visit www.cm.be/verzekeringen.

Non-emergency medical transport

Are you being admitted to hospital? Do you need chemotherapy or radiotherapy? Or haemodialysis treatment? Then call +32 (0)78 15 95 95 or visit www.mutas.be/lisa for high-quality and affordable medical transport.

*VT: Verhoogde Tegemoetkoming