

CM-Hospital Fix and CM-Hospital Fix Extra

Being admitted to a hospital can happen to everyone and it is not free of charge. You can however take out an additional insurance with CM in order to cover hospital expenses.



In the hospital

Despite the excellent organisation of the Belgian health care, a stay in a hospital is not free of charge. Certain medical costs as patient fees, medical equipment, medications and a supplement for the doctor and the room are to be paid partially or entirely by yourself.

Do you wish to know more about what to do in case of hospitalisation? Go to www.cm.be/hospitalisatie, email hospitalisatie@cm.be or call 078 159 158.

An all-inclusive hospitalisation insurance with daily

Do you wish to have an additional coverage of general costs in case of hospitalisation in return of an advantageous premium? Do you already have a hospitalisation insurance that covers medical costs, but do you wish an additional protection? In that case, you can opt for CM-Hospitaalfix or CM-Hospitaalfix Extra. You obtain a fixed amount per day you are hospitalised.

Who can subscribe?

Everyone who is a CM-member and has paid his/her contribution.

What you need to know about both formula

- As from the fourth dependant who subscribes, the membership is free of charge.
- Children who depend on someone who is member of the CM-Hospitaalfix or CM-Hospitaalfix Extra, do not have to pay a premium up and till including the second calendar year after their birth year.
- The membership can start as from the first of the month following the month in which the membership has been the requested.
- CM pays you automatically, without you needing to hand in a hospital invoice.
- Cumulating CM-Hospitaalfix and CM-Hospitaalfix Extra is excluded. You can change from CM-Hospitaalfix to CM-Hospitaalfix Extra providing that you end a new waiting time of three months during which you retain the right to be reimbursed the CM-Hospitaalfix. A change from CM-Hospitaalfix Extra to CM-Hospitaalfix is always possible.
- Subscribing to CM-Hospitaalfix or CM-Hospitaalfix Extra guarantees a coverage of yourself and your dependants at all time. In this manner, the entire family is protected in the best possible way.

Is there a waiting time?

There is a general waiting time of three months. The waiting period is a time period during which you are not entitled to benefits yet. This waiting time does not apply:

- if you constantly (without interruption) have changed insurance and you come from a similar costs covering insurance;
- if you constantly (without interruption) come from a hospitalisation insurance;
- in case of birth (if the parent is member of the CM-Hospitaalfix or CM-Hospitaalfix Extra).

Aan deze publicatie kunnen geen rechten worden ontleend. Zij is louter indicatief bedoeld.

Uitgifte: januari 2021 -EN- CM-Hospitaalfix en CM-Hospitaalfix Extra

1 Heb je een klacht? Laat het ons weten via www.cm.be/klachten, mail naar verzekeringen@cm.be of contacteer een CM-medewerker. Met jouw reactie verbeteren we immers onze service. Wij garanderen een eerste reactie binnen de zeven dagen en de volledige behandeling van je klacht binnen de 30 dagen.



How much does it cost to subscribe and what do I get in return?

Monthly premium CM-Hospitaalfix 2022

	In case of membership before your 60 th birthday	In case of membership after your 60 th birthday	In case of membership before your 76 th birthday	In case of membership after your 76 th birthday
Up and till including 17	0,23 euro			
18 up and till including 24	0,34 euro			
25 up and till including 59	2,00 euro			
60 up and till including 64	3,48 euro	4,18 euro		
65 up and till including 69	5,28 euro	6,33 euro	7,93 euro	
70 up and till including 74	6,06 euro	7,28 euro	9,09 euro	
As from 75 years	6,93 euro	8,32 euro	10,41 euro	
As from 76 years	6,93 euro	8,32 euro	10,41 euro	13,18 euro

The reimbursement:

- You get 12.37 euros per day, by the hospital charged care day. Only care days to which legal reimbursement applies are being reimbursed.
- The reimbursement for admission to a psychiatric hospital will only cover the stay in a neuropsychiatric unit (A-service, service code 37), a children's neuropsychiatric unit (K-service, service code 34) or a psychiatric unit (T-service, code 41). The number of reimbursable days for this service is limited to 30 days per calendar year, per insured person.
- In case you are older than 65 years, the reimbursement is limited to 180 days per insured person per calendar year.

Monthly premium CM-Hospitaalfix Extra 2022

	In case of membership before your 60 th birthday	In case of membership after your 60 th birthday	In case of membership before your 76 th birthday	In case of membership after your 76 th birthday
Up and till including 17	0,63 euro			
18 up and till including 24	0,84 euro			
25 up and till including 59	5,32 euro			
60 up and till including 64	6,60 euro	7,90 euro		
65 up and till including 69	13,68 euro	16,41 euro	20,51 euro	
70 up and till including 74	14,25 euro	17,09 euro	21,37 euro	
As from 75 years	19,67 euro	23,61 euro	29,50 euro	
As from 76 years	19,67 euro	23,61 euro	29,50 euro	37,37 euro

The reimbursement:

- You get 25 euros per, by the hospital charged, care day. Also in case of day hospitalisations and with certain flat-rates. Only care days to which legal reimbursement applies are being reimbursed.
- There is a limited reimbursement in certain services of a general hospital (for example cardiopulmonary service, locomotory service, A-, K- and T-services ...). During the first 30 days you get 25 euros per day, after that 12,37 euros per day.
- The reimbursement for admission to a psychiatric hospital will only cover the stay in a neuropsychiatric unit (A-service, service code 37), a children's neuropsychiatric unit (K-service, service code 34) or a psychiatric unit (T-service, code 41). The number of reimbursable days for this service is limited to 30 days per calendar year, per insured person.
- In case you are older than 65 years, the reimbursement is limited to 180 days per insured person per calendar year.

More information about reimbursements and conditions can be found in the general conditions on www.cm.be/verzekeringen.

The best possible protection

The combination of CM-Hospital Plan and CM-Hospitaalfix or CM-Hospitaalfix Extra and CM-MediKo Plan guarantees the best possible protection. You find more information on www.cm.be/verzekeringen.

CM-Hospital Plan is offered by MOB Assurances CM-Flanders: insurance company with head office in Belgium and authorised under number 150/01 in order to exercise the branch 2 'Illness'. Company number: 0851.601.503. In the event of a dispute, only the general condition apply. These can be found on www.cm.be/verzekeringen

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