

CM-Hospital Plan

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 organised, a stay in hospital is not free of charge. , you are expected to partially or fully pay for certain medical costs, such as patient contribution, medical materials, medication, doctors' expenses, and your room.

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

A hospitalisation insurance for your medical costs

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

Below you will find concise and important information about CM-Hospital Plan. More detailed information can be found in the general conditions, which can be consulted on www.cm.be/verzekeringen.

What will be reimbursed?

You will receive a contribution for:

- the costs charged for hospitalisation in a general hospital due to an illness, an accident, a birth or a pregnancy complication;
- pre and post hospitalisation expenses: hospitalisation often involves examinations beforehand and check-up, follow-up and rehabilitation afterwards. Therefore, the expenses made in a time span of one month prior and three months after hospitalisation will also be reimbursed;
- the ambulatory expenses due to a number of severe illnesses (e.g. cancer, multiple sclerosis, mucoviscidosis);
- a number of well-defined, specific special guarantees (e.g. rooming-in, home birth, accommodation expenses of donors, second opinion);
- fee supplements are reimbursed up to a maximum of 100% of the official rate.

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

Attention: 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 their CM-contributions. Membership can start as from the first day of the month following the month of application. By joining CM-Hospital Plan your and your dependants' medical expenses are covered all year round. This way, you and your family are optimally protected.

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

Uitgifte: januari 2022 -EN- CM-Hospitaalplan

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.

Is there a waiting period?

There is a general waiting period of three months. During this time, you are not entitled to benefits yet. This waiting period does not apply:

- if you are transferring from a similar cost-effective insurance (without a coverage lapse);
- in the event of a birth (provided that the parent has joined CM-Hospital Plan);
- if your admission to hospital involves an accident or certain acute infectious diseases (e.g. mumps, meningitis, measles).

There is a waiting time 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?

The CM-Hospital Plan does not exclude members based on their health status. In the event of an admission due to a pre-existing condition, during the first three 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 or doctor's fees if you choose a single room. Are you transferring from another mutualist insurance? Then the above periods will be reduced.

Is there a franchise deductible?

A franchise deductible only applies to contributions for fee surcharges for single rooms.

- The franchise deductible for outpatient visits is 175 euros per hospitalisation;
- The franchise deductible for inpatient (overnight) stays is 100 euros per hospitalisation.

The franchise deductible applies to each hospitalisation (with the exception of hospitalisation due to delivery) with a maximum of 350 euros per calendar year.

How much do I have to pay?

The monthly premium for 2022:

| | Joining prior to your 60 th birthday | Joining after your 60 th birthday | Joining after your 66 th birthday |
|---------------------------------|---|--|--|
| Up to and including 19 years | 4.22 euros | | |
| 20 up to and including 24 years | 4.22 euros | | |
| 25 up to and including 49 years | 9.72 euros | | |
| 50 up to and including 59 years | 11.31 euros | | |
| 60 up to and including 64 years | 19.45 euros | 25.29 euros | |
| 65 up to and including 69 years | 20.70 euros | 26.89 euros | 31.03 euros |
| From the age of 70 onwards | 30.71 euros | 36.86 euros | 46.09 euros |

- From the fourth person to join the plan, the contribution is 2.11 euros per month.
- Children dependent on a person who has joined CM-Hospital Plan, 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-Hospital Plan and CM-MediKo Plan gives you optimum protection. This protects you against high medical costs whether or not you are hospitalised. Choose this combination now and receive a 5% discount on your premium for CM-Hospital Plan. For more information, please visit 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.

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

Uitgifte: januari 2022 -EN- CM-Hospitaalplan

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.