

CM-MediKo Plan

Medical expenses can quickly run up. To protect you against high medical expenses, there is CM-MediKo Plan, the CM insurance plan that covers medical expenses without hospitalisation.



CM-MediKo Plan

Do you often consult your GP or go to see a consultant? Your child has to go to the orthodontist to get braces? Do you wear glasses? Are you a regular visitor with the physiotherapist? In all of these cases, medical expenses can quickly add up. Thanks to CM-MediKo Plan, you are protected against high expenses outside the hospital.

Additional reimbursements

With CM-MediKo Plan you can count on broad coverage of out-patient medical expenses, regardless of your age. The plan provides for the following reimbursements:

- Patient fee: reimbursement of **75 %** of the **patient fee** for care provided by doctors, specialists, dentists, physiotherapists, speech therapists, nurses and other care providers. Up to 1.500 euros per year. A 30 euro excess per insured per year applies to the patient fee cover.
- Orthodontics:
 - Up to **500 euros** for all treatment plans starting before the 18th birthday
 - Up to **500 euros** for all treatment plans starting after the 18th birthday
- Dental prosthetics and implants: **removable prostheses and fixed prostheses** (implants, crown and bridgework). Up to **500 euros** per calendar year
- **Periodontics**. Up to **500 euros** per calendar year.
- **Hearing aids**:
 - Up to **500 euros** per hearing aid
- **Eye care**: spectacle lenses, contact lenses, intra-ocular lenses, laser treatments and surgical sight corrections. Up to **100 euros** per calendar year.
- Flat rate allowance for childbirth: **250 euros** in case of childbirth.
- Nutritional consultancy and dietary advice: Up to **40 euros** per calendar year.
- Travel vaccines against yellow fever, hepatitis A, typhoid fever, Japanese encephalitis, tick-borne encephalitis, polio, meningitis A, W and Y: Up to **25 euros** per calendar year.

Your patient fee is automatically reimbursed every three months. For all other expenses, you provide the CM with the original certificates or invoices. They will be processed within three weeks of receipt by CM-insurance.

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

Who can enroll?

Everyone who is a CM member and has paid the CM contribution. Enrolment starts from the first day of the month following the month in which membership has been requested. Enrolling in CM-MediKo Plan guarantees the coverage of yourself and all your dependents. This means the entire family enjoys the best possible protection.

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

Uitgifte: December 2021 -EN- CM-MediKo Plan

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.

MOB verzekeringen CM-Vlaanderen, verzekeringsonderneming met maatschappelijke zetel in België en toegelaten onder codenummer 150/01 om de tak 2 'ziekte' te beoefenen. Ondernemingsnummer 0851.601.503.

Is there a qualifying period?

For CM-MediKo Plan, the right to be reimbursed takes effect after the following qualifying periods that start from the date of enrolment:

- three months for the following covers: statutory patient fees, travel vaccines and nutritional consultancy and dietary advice.
- six months for the eye care cover;
- twelve months for the following covers: dental care, hearing aids and the pregnancy flat rate allowance.
- The qualifying period does not apply to a neonate or adopted child who is a dependent of the policy holder where the latter was enrolled in the CM-MediKo Plan on the date of birth or adoption.

Affordable premium

Monthly premium CM-MediKo Plan 2022

	Joining before your 60 th birthday	Joining after your 60 th birthday	Joining after your 66 th birthday	Joining after your 70 th birthday
0-9 years	12.57 euro			
10 to 19 years	16.84 euro			
20 to 34 years	17.69 euro			
35 to 49 years	21.80 euro			
50 to 59 years	23.41 euro			
60 to 64 years	23.41 euro	28.08 euro		
65 to 69 years	26.62 euro	31.95 euro	34.61 euro	
70 to 74 years	26.62 euro	31.95 euro	34.61 euro	39.93 euro
From 75 years	29.24 euro	35.09 euro	38.01 euro	43.87 euro

If there are more than three dependents, the premium is reduced by half from the fourth person enrolled.

The CM-MediKo Plan is the perfect complement to CM-Hospital plan and ensures you are covered against high medical expenses with or without hospitalisation. Enrol in CM-MediKo Plan and get an annual 5% discount on your premiums for CM-Hospital plan

More information

To find out more about CM-MediKo Plan or CM Verzekeringen (*CM Insurance*), log on to www.cm.be/verzekeringen or call us at 078 151 151.

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

Uitgifte: December 2021 -EN- CM-MediKo Plan

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.

MOB verzekeringen CM-Vlaanderen, verzekeringsonderneming met maatschappelijke zetel in België en toegelaten onder codenummer 150/01 om de tak 2 'ziekte' te beoefenen. Ondernemingsnummer 0851.601.503.