



## OVERVIEW OF REIMBURSEMENTS

### Higher reimbursement ceiling!

Since January 1, 2018, Hospitalia reimburses annually up to € 25.000. This is a substantial increase compared to the previous ceiling of € 16.000.

#### Covered costs:

- Costs for a stay in a twin-bedded or several-bedded room.
- Fee supplements: reimbursement is limited to maximum 1 x (=100%) the statutory tariff.
- Room supplements: reimbursement of up to € 80 per day of hospitalisation.
- Staying in child's room: up to €25 per day.
- Aftercare: Costs for care up to 30 days after hospitalisation (doctor's consultations, BVAC receipts from the pharmacist for medication for which there is also a reimbursement from the statutory health insurance, laboratory tests).
- Physiotherapy: up to 90 days after hospitalisation (20 sessions).
- Psychiatric admission: 10 days per calendar year. N.B. aftercare is not covered.
- Admission to a recognised hospital for rehab and geriatric care: 50 days per admission. N.B. aftercare is not covered.
- Home birth: fixed amount of € 300 (increased in 2018!).

You can find details about reimbursements in the General Conditions on [www.partena-ziekenfonds.be/hospitalisatieverzekering](http://www.partena-ziekenfonds.be/hospitalisatieverzekering). You can receive a paper copy free of charge on request.

## MORE INFO:

[WWW.PARTENA-ZIEKENFONDS.BE/](http://WWW.PARTENA-ZIEKENFONDS.BE/)  
HOSPITALISATIEVERZEKERING

## HOSPITALIA PREMIUMS

Monthly amounts in € on 01/01/2018, all taxes included, based on age. Registered for Hospitalia (including 10% taxes):

before 01/01/1994 or, after this date, registered before the age of 46*		after 01/01/1994, between 46 and 49 years of age*	
under 18	4,24	from 46 to 49	12,38
from 18 to 24	5,51	from 50 to 59	15,27
from 25 to 49	11,79	60 and over	33,02
from 50 to 59	14,54		
60 and over	31,46		
after 01/01/1994, between 50 and 54 years of age*		after 01/01/1994, between 55 and 59 years of age*	
49**	12,97	from 55 to 59	21,81
from 50 to 59	15,99	60 and over	47,19
60 and over	34,60		
		After 01/01/1994 until 30/06/2014 at the age of 60 and over*	
		59**	24,72
		60 and over	53,48
from 01/07/2014 between 60 and 70 years of age*		60 and over	53,48
from 01/07/2014 between 71 and 75 years of age*		71 and over	56,63
from 01/07/2014 at 76 and over*		76 and over	59,77

\* At the start date of registration  
\*\* Age on January 1 of the year of registration

Hospitalia tariffs have been modified. You are entitled to cancel your contract within a period of 3 months from the date of this notification, by registered letter, by submitting your cancellation letter with an acknowledgement of receipt or by using the services of a bailiff.  
Hospitalia: an increase of 4,32% in agreement with the Regulatory Service for Health Insurance Funds based on article 21octies of the law of 9 July 1975.  
Do you have a complaint or a problem? Please let us know on [www.partena-ziekenfonds.be/meldpunt](http://www.partena-ziekenfonds.be/meldpunt). We will be happy to assist you.



Partena Health Insurance Fund  
Sluisweg 2 box 1, 9000 Gent,  
[www.partena-ziekenfonds.be](http://www.partena-ziekenfonds.be)



Partena Health Insurance Fund offers, together with Partena Help at Home and Partena Child Care, high-quality solutions in the field of health and personal comfort.

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# Everything you need to know about your insurance



Partena, the healthy reflex.





**Do you have to go into hospital?  
With these tips you'll make the most  
of your hospitalisation insurance.**

## Waiting period

Just registered? There is a waiting period of 6 months with Hospitalia, except for:

- Pregnancy: 9 months' waiting period
- For an accident: no waiting period
- Transfer of a similar policy: no waiting period (except in the case of a pregnancy).

Is your hospitalisation planned, e.g. in the case of a pregnancy?

**Contact us!**

## Before your admission

### You opt for a multi-bedded room:

- In this case the Hospitalia reimbursements are the best.

### You opt for a single room:

- Fee supplements: reimbursement is limited to maximum 1 x (=100%) the statutory tariff.
- Room supplements: reimbursement of up to € 80 per day of hospitalisation

### Limitation for 'pre-existing condition':

- You only get the best reimbursement in a multi-bedded room

### Admission with an overnight stay in the following hospitals of the Brussels or Walloon regions:

- No deductible for a multi-bedded room
- Deductible of € 150 for a single room in these hospitals with extra high fee supplements: C.H. Epicura (Rhms) - Ath, Baudour, Hornu, C.H.U du Tivoli - La Louvière, Jules Bordet Instituut - Brussel, C.H.U. Ambroise Paré - Mons, C.m.p. La Ramée - Brussel, Chirec (Edith Cavell, Basilique, Parc Léopold, S<sup>te</sup>-Anne/ St-Remi, Braine-l'Alleud-Waterloo en Delta) - Brussel and Braine-l'Alleud, Clinique Notre-Dame de Grâce - Charleroi (Gosselies), Kliniek Sint-Jan - Brussel, Europa Ziekenhuizen - Brussel, Cliniques Universitaires St-Luc - Brussel, U.V.C Brugmann - Brussel, Ziekenhuizen Iris Zuid (Baron Lambert, Etterbeek-Elsene, Bracops and Molière) - Brussel, Centre de Santé Des Fagnes - Chimay, C.H.C / Clinique Saint-Vincent - Liège (Rocourt), C.H.C / Clinique Saint-Joseph - Liège, C.H.C / Clinique De L'Espérance - Montegnée, C.H.C / Clinique Notre-Dame - Hermalle/Argenteau, C.H.C / Clinique Notre-Dame - Waremme, C.H.C / Clinique Sainte-Elisabeth - Verviers (Heusy).

Look at the list online via  
[www.ziekenhuizenrijstelling.be](http://www.ziekenhuizenrijstelling.be)

## After your admission

### Reimbursement of your down payment:

- Send us your proof of payment as soon as possible.
- Enclose a filled-in reimbursement form for Hospitalia.

### Reimbursement of your hospitalisation costs:

- Wait until you have received your hospital invoices. This can take a few weeks or months.
- Send us your hospital invoices and proofs of payment.
- Enclose a filled-in reimbursement form for Hospitalia.
- Pay the invoices to the hospital in a timely manner.

### Reimbursement of your aftercare:

- It is only possible to have aftercare reimbursed after receipt of your hospital invoice.
- Proofs of payment for aftercare are: BVAC receipts from the pharmacist, doctor's receipts or invoices for laboratory tests.
- Have you already sent your doctor's receipts to the health insurance fund? In that case, write the sentence "Doctor's receipts for aftercare already submitted" on your reimbursement form for Hospitalia. We will then look for the receipts and reimburse the costs.

You can find reimbursement forms on [www.partena-ziekenfonds.be/hospitalisatieverzekering](http://www.partena-ziekenfonds.be/hospitalisatieverzekering) and in the Online Office

### Send everything to:

**Partena Health Insurance Fund, Hospitalia Department,  
Sluisweg 2 box 1, 9000 GENT.**  
*(or drop it off at your local Partena office.)*



Don't forget to pay your premiums on time, so you will benefit from the best reimbursement and you won't risk your coverage being stopped.