



Hospitalization Insurance 2020

All you need to know about your hospitalization insurance

Neutra
Base

Neutra
Optimum

Neutra
+



Neutra
Confort



Neutra
Top



NEUTRA
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■ COVERAGE FROM JANUARY 1ST 2020

	Neutra Base	Neutra Optimum
One-day hospitalization for which a maximum or minimum flat fee was billed	Max. 100 € per day	Max. 200 € per day
Sterilization, contraception, artificial insemination and in vitro fertilization not reimbursed by the health and disability insurance	Max. 60 € per day	Max. 60 € per day
Stays in a hospital hotel or reception centre	5 € per day	5 € per day
Deductible	200 € per year	200 € per year
Reimbursements excluding one-day hospitalizations capped annually at:	1.000 €	3.000 €

Homebirth

Reimbursement of related expenses	Max. 100 €	Max. 150 €
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Prices per month

No dependent	5,60 €	11,24 €
With dependent(s)	7,86 €	14,63 €

Neutra +

Neutra Confort

Neutra Top

Inpatient expenses

	Neutra +	Neutra Confort	Neutra Top
Accommodation expenses (room)	Max. 30 € per day	Max. 100 € per day	Max. 200 € per day
Physician fees and surcharges	Max. 1x of the legal fee	Max. 3x of the reimbursement amount paid by the compulsory insurance	Max. 4x of the reimbursement amount paid by the compulsory insurance
Pharmaceutical expenses (whether or not recognized by the health and disability insurance)	Full reimbursement	Full reimbursement	Full reimbursement
Prostheses as listed in articles 27 to 31 of the health and disability insurance classification of healthcare services	Max. 1x of the reimbursement amount paid by the compulsory insurance	Max. 3x of the reimbursement amount paid by the compulsory insurance	100% , medical equipment included
Accommodation fee for a relative in the room of a child under 12 years of age	Max. 10 € per night and 30 nights per year	Max. 15 € per night and 30 nights per year	Max. 25 € per night and 30 nights per year
Medical equipment rental	-	100 %	100 %
Miscellaneous expenses	-	Max. 5 € per night	Max. 10 € per night
One-day hospitalization if the minimum or maximum flat rate is billed	Reimbursed as a normal hospitalization	Reimbursed as a normal hospitalization	Reimbursed as a normal hospitalization
Deductible for supplements related to a private room	-	150 € per year	150 € per year
Maximum coverage amount	-	No max. amount 180 days/year max.	No max. amount 180 days/year max.

■ COVERAGE FROM JANUARY 1st 2020

	Neutra +	Neutra Confort	Neutra Top
Pre- and post-hospitalization expenses (1 month before and 3 months after the hospitalization)			
Fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 1x of the reimbursement amount paid by the compulsory insurance	Max. 3x of the reimbursement amount paid by the compulsory insurance	Full reimbursement
Pharmaceutical expenses recognized by the health and disability insurance	Full reimbursement	Full reimbursement	Full reimbursement
Pharmaceutical expenses not recognized by the health and disability insurance	50 %	50 %	100 %
Medical equipment rental	-	100 %	100 %
Ambulance and helicopter fees (for medical reasons)	Ambulance 100 % Helicopter max. 375 €/incident	Ambulance 100 % Helicopter max. 375 €/incident	Ambulance 100 % Helicopter max. 375 €/incident

Homebirth

Reimbursement of related expenses	Max 200 €	Max 400 €	Max 600 €
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Serious disease

Fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 1x of the reimbursement amount paid by the compulsory insurance	Max. 3x of the reimbursement amount paid by the compulsory insurance	Max. 4x of the reimbursement amount paid by the compulsory insurance
Pharmaceutical expenses recognized by the Health and Disability Insurance	Full reimbursement	Full reimbursement	Full reimbursement
Pharmaceutical expenses not recognized by the Health and Disability Insurance	50 %	50 %	100 %
Medical equipment rental	100 %	100 %	100 %
Ambulance fees	100 %	100 %	100 %
Transportation fees, other than in an ambulance, not reimbursed by the Health and Disability Insurance	0.15 € per km – Max. 125 € per calendar year	0.15 € per km – Max. 125 € per calendar year	0.15 € per km – Max. 125 € per calendar year
Deductible	125 € per calendar year	125 € per calendar year	125 € per calendar year

Dental care (without hospitalization or serious disease, in Belgium)

Preventive treatments	50% of patient contribution (*)	50% of patient contribution (*)	50% of patient contribution (*)
Prosthesis with reimbursement by the Health and Disability Insurance	50% of patient contribution (*)	50% of patient contribution (*)	50% of patient contribution (*)
Skeletal prostheses	50 € max. per calendar year	100 € max. per calendar year	200 € max. per calendar year
Dental crowns (max. 5 per year)	50 € per crown	100 € per crown	200 € per crown
Implants (max. 5 per year)	50 € per implant	100 € per implant	200 € per implant

■ COVERAGE FROM JANUARY 1ST

	Neutra +	Neutra Confort	Neutra Top
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Dental care (without hospitalization or serious disease, in Germany, France, the Grand Duchy of Luxemburg or the Netherlands)

Preventive treatments	6 €	6 €	6 €
Prosthesis with reimbursement by the Health and Disability Insurance	50 €	65 €	65 €
Skeletal prostheses	50 € max. per calendar year	100 € max. per calendar year	200 € max. per calendar year
Dental crowns (max. 5 per year)	50 €	100 €	200 €
Implants (max. 5 per year)	50 €	100 €	200 €

PREMIUMS PER PERSON

From 0 to 31 December of the 6 th year	Free *	Free *	17,87 €
From the 1 st of January of the 7 th year to the 31 st of December of the 25 th year	3,33 €	8,22 €	17,87 €
From the 1 st of January of the 26 th year to the 31 st of December of the 50 th year	8,96 €	23,11 €	37,55 €
From the 1 st of January of the 51 th year to the 31 st of December of the 60 th year	8,96 €	27,85 €	41,58 €
From the 1 st of January of the 61 th year to the 31 st of December of the 65 th year	8,96 €	27,85 €	56,54 €
From the 1 st of January of the 66 th year to the 31 st of December of the 70 th year	14,95 €	47,77 €	80,50 €
From the 1 st of January of the 71 th year	20,93 €	68,68 €	106,17 €

« Annual premium is always base on the age on the 31st of December during the current year »
The Maximum Healthcare Bill will be deducted for the 5 services

* Free insurance for children if an insured person of the household already has one of the Neutra hospitalization insurance policies with a similar or higher coverage (if not: 2,21 € for **Neutra+** and 5,48 € for **Neutra Confort**).

This brochure is intended for information purposes only. Only the articles of association of the Mutual Insurance Society shall govern the rights and obligations of the parties. Hospitalization or dental insurance products are subject to Belgian law. It is necessary to read the information document on the insurance product and the contractual conditions before deciding to subscribe to the insurance products of Neutra Mutual Insurance Society. These documents are available on the website www.neutrahospi.be or on request. The personal data of insurance policy holders and insured individuals are processed in accordance with the requirements of Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data. For more information, please visit our website www.neutrahospi.be/vie-privée. Without prejudice to the possibility of legal action, you may send your complaint in writing to Neutra Mutual Insurance Society, Complaints Management Department, Rue de Joie 5, 4000 LIEGE, either by email to gestion-des-plaintes@neutrahospi.be or by fax to 04/254.54.37. If you are unhappy with the way your complaint was handled, you can contact the Insurance Ombudsman, Square de Meeûs 35, 1000 BRUSSELS (Phone 02/547.58.71 – Fax 02/547.59.75 – Email info@ombudsman.as – Website www.ombudsman.as).





■ WHO CAN BENEFIT FROM NEUTRA HOSPITALIZATION INSURANCE?

Any policyholder and their dependents contributing to the supplementary insurance of:

Symbio, Neutral Health Insurance

Bd. Brand Whitlock 87,
1200 Woluwe-Saint-Lambert
02/733.97.40

Neutral Health Insurance

Namur office:
Rue des Dames Blanches 24, 5000 Namur
081/25 07 60
Hainaut office:
Avenue de Waterloo 23, 6000 Charleroi
071/20 52 11
Liège office:
Rue de Chestret 4-6, 4000 Liège
04/254 58 11

Mutualia, Neutral Health Insurance

Place Verte 41
4800 Verviers **087/30.80.70**

You can subscribe at any age and the contract will commence on the first day of the month following receipt of the application for the insurance.

Please contact your mutual insurance provider or consult our website if you want to receive an offer. The insurance contract is entered into for life, with the exception of situations of ex-officio or voluntary termination.

■ AGREEMENTS

Visit our website www.neutrahospi.be for more information about our agreements with certain hospitals, or contact our services or your mutual insurance provider.

■ WHAT ABOUT DEDUCTIBLES?

- For **Neutra Base** and **Neutra Optimum**, the deductible is set at 200 € per year per person for any hospital stay of more than one day.
- For **Neutra+** there is no deductible except in case of serious illness (125€/year)
- For **Neutra Comfort** and **Neutra Top**, the deductible is set at 150 € per year per person for supplements related to a private room and 125€ in case of serious illness. The two deductibles can be applied separately.

■ WHAT ARE THE ADVANTAGES OF THIS HOSPITALIZATION INSURANCE?

1. In the case of hospitalization

The **NEUTRA insurance** products provide additional reimbursement of the healthcare costs that are at the insured person's expense, so after deduction of the reimbursement by the compulsory insurance (health insurance, workers' compensation insurance, etc.), the reimbursement by a different insurance provider (personal policy, family or group policy with the same coverage) or any other reimbursement, in the event of a hospitalization (even in a single room) for which an overnight or day fee was charged (as per the conditions mentioned in the articles of association), and which result from a disease, accident, pregnancy or labor.

2. Serious diseases are covered!

Neutra+, **Neutra Comfort** and **Neutra Top** cover healthcare costs that are eligible for partial reimbursement by the compulsory insurance and are directly related to the disease. These are reimbursed without any time limit, in accordance with the conditions stipulated in the articles of association.

3. Included dental care

Neutra+, **Neutra Comfort** and **Neutra Top** also include coverage for preventive dental treatments, dental prostheses (with partial reimbursement by the health and disability insurance), skeletal prostheses, dental crowns and implants in accordance with the conditions stipulated in the articles of association. If you are covered by the Dentalis dental insurance, the latter will have priority.

4. Territorial limits

- Coverage of **Neutra Base** and **Neutra Optimum** is only valid in Belgium.
- Coverage of **Neutra +**, **Neutra Comfort** and **Neutra Top** is valid worldwide.

5. Coverage abroad

Neutra+: reimbursed as a hospital stay in Belgium after reimbursement by the Health and Disability Insurance or deduction of the fictitious reimbursement by the Health and Disability Insurance.

Neutra Confort: max. 300€ per day and 3.000€ per calendar year.

Neutra Top: max. 400€ per day and 4.000€ per calendar year.

■ IS THERE A QUALIFYING PERIOD?

- There is no qualifying period for any accident that occurs after the start date of your insurance.
- There is no qualifying period if you previously had similar insurance and insofar as the qualifying periods mentioned above have ended since you signed up for this similar insurance and there is continuity between the two insurance policies.
- A qualifying period of 6 months applies in most cases.
- A qualifying period of 9 months applies for pregnancies and childbirth, but from the 7th month through the 9th month of the insurance, the reimbursements by:
 - **Neutra +**, **Neutra Confort** and **Neutra Top** are identical to those of **Neutra +**;
 - **Neutra Base** and **Neutra Optimum** are identical to those of **Neutra Base**.
- 12 months for the insured person older than 65 years.

■ IS THERE A MAXIMUM COVERAGE AMOUNT?

- There is no maximum coverage amount for **Neutra+**.
- For **Neutra Confort** and **Neutra Top**, reimbursements are capped annually at:
 - Maximum 180 days;
 - 10.000 € for pharmaceutical expenses not reimbursed by the Health and Disability Insurance;
 - 10.000 € for prostheses, implants and medical equipment.

■ WHAT IS EXCLUDED?

No reimbursements can be claimed in the following cases:

- Services not reimbursed by the Health and Disability Insurance (only for **Neutra+** and **Neutra Confort**).
- Accidents or diseases that cannot be verified by a medical examination.
- Esthetic or rejuvenation treatments; however, the costs of restorative plastic surgery not caused by a disease or accident covered by the health and disability insurance will be reimbursed.
- Diseases or accidents that occurred:

- a) While you were in a state of intoxication or under the influence of drugs, narcotics or medication used without a medical prescription, unless there is proof that there is no causal relationship between the disease or accident and these circumstances or if the insured provides evidence that he or she consumed these beverages or narcotics without being aware, or if he or she was forced to do so by a third party.
- b) As a result of alcoholism, drug addiction or drug abuse.
- Spa treatments.
- War events (whether the insured is a civilian or serving in the military); civil unrest or riots (unless the insured person did not take an active part in these events or in the case of self-defense).
- Incidents during the practice of aerial sports or sports involving a motor vehicle, as well as any kind of professional sports.
- The consequences of an intentional act on the part of the insured (unless the insured proves that he or she was rescuing people or property); crimes and offenses committed by the insured, as well as reckless acts, bets or challenges.
- The direct or indirect effect of radioactive substances or artificial acceleration processes of atomic particles (with the exception of the use of radioactive material for medical purposes).
- Intentional mutilation or attempted suicide.
- Accidents during which the insured is part of the crew of an air transport, or performs a professional or other activity related to the flying aircraft during the flight.
- Hospitalizations resulting from a psychiatric, psychosomatic or mental disorder. This involves the following services: no. 34, 35, 36 (child neuropsychiatry service for children) - no. 37, 38, 39 (neuropsychiatry service for adults) - no. 40 (closed psychiatric service) - no. 41, 42, 43 (long-term psychiatric service).
- Hospitalizations for personal reasons.

■ FORMALITIES TO GET REIMBURSEMENTS?

Hospitalization or serious disease: Complete the front of the cost reimbursement declaration and have your physician complete the back side. Return the form to us within 3 years, together with all the original documentation directly related to your hospitalization. Dental care: Complete and return the "Dental Reimbursement Application" document.

■ LIMITATION PERIOD

The claim for the payment of reimbursements shall expire after three years from the date of realization of the risk covered under the insurance policy.