



2018

# HOSPITALIZATION

close to you

## Who can benefit from NEUTRA hospitalization insurance?

You can register for the NEUTRA insurance at any age as long as you are a member of the Neutral Health Insurance Provider and have paid the related premium. The contract will commence on the first day of the month following receipt of the application for membership.

### What are the different NEUTRA products?

Neutra Base  
Neutra Optimum  
Neutra+  
Neutra Comfort  
Neutra Top

### In the case of hospitalization:

The **NEUTRA insurance products** provide additional reimbursement of the healthcare costs that are at the member'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.

### 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.

### 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.





## PRICES AND COVERAGE:

	NEUTRA BASE	NEUTRA OPTIMUM
<b>PREMIUM:</b>		
Single	5,44 €	10,91 €
With dependent(s)	7,63 €	14,19 €
<b>COVERAGE:</b>		
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 €
<b>HOME BIRTH</b>		
Reimbursement of related expenses	MAX. 100 €	MAX. 150 €

## PREMIUMS:

	NEUTRA +	NEUTRA CONFORT	NEUTRA TOP
FROM 0 YEARS (ON 31/12) TO 6 YEARS	FREE*	FREE*	15,33 €
FROM 7 YEARS (ON 31/12) TO 25 YEARS	3,24 €	6,80 €	15,33 €
FROM 26 YEARS (ON 31/12) TO 50 YEARS	8,69 €	19,10 €	32,20 €
FROM 51 YEARS (ON 31/12) TO 60 YEARS	8,69 €	23,02 €	35,65 €
FROM 61 YEARS (ON 31/12) TO 65 YEARS	8,69 €	23,02 €	48,49 €
FROM 66 YEARS (ON 31/12) TO 70 YEARS	14,50 €	39,49 €	69,02 €
FROM 71 YEARS (ON 01/01)	20,30 €	56,77 €	91,03 €

The Maximum Healthcare Bill will be deducted for the 3 services. \*Free membership for children if a member of the household already has one of the Neutra hospitalization insurance policies with a similar or higher coverage (if not: 2.15 € for Neutra+ and 4.54 € for Neutra Comfort).

**Conditions for admission:** according to the articles of association in force on 01/01/2018



## COVERAGE:

### Pre- and post-hospitalization expenses (1 month before and 3 months after the hospitalization):

	Neutra+	Neutra Confort	Neutra Top
Fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 100% of the reimbursement amount paid by the compulsory insurance	Max. 300% of the reimbursement amount paid by the compulsory insurance	Full reimbursement
Pharmaceutical expenses recognized by the health and disability insurance	Full reimbursement		
Pharmaceutical expenses not recognized by the health and disability insurance	50 %		100 %
Medical equipment rental	/	100 %	
Ambulance and helicopter fees (for medical reasons)	Ambulance: 100 % - Helicopter: max. 375 €/incident		

## COVERAGE:

<b>Inpatient expenses:</b>			
	<b>Neutra+</b>	<b>Neutra Confort</b>	<b>Neutra Top</b>
Accommodation expenses (room)	Max. 30 € per day	Max. 100 € per day	Max. 200 € per day
Physician fees and surcharges	Max. 100 % of the legal fee	Max. 300% of the reimbursement amount paid by the compulsory insurance	Max. 400% of the reimbursement amount paid by the compulsory insurance
Pharmaceutical expenses (whether or not recognized by the health and disability insurance)	Full reimbursement		
Prostheses as listed in articles 27 to 31 of the health and disability insurance classification of healthcare services.	Max. 100% of the reimbursement amount paid by the compulsory insurance	Max. 300% of the reimbursement amount paid by the compulsory insurance	100% and the prostheses mentioned in articles 35 and 35a
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 %	
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		
Deductible	/	150 € per year	
Maximum coverage amount	/	Max. 180 days per year	
<b>Homebirth:</b>			
Reimbursement of related expenses	Max. 200 €	Max. 400 €	Max. 600 €
<b>Serious disease (outpatient care):</b>			
Fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 100% of the reimbursement amount paid by the compulsory insurance	Max. 300% of the reimbursement amount paid by the compulsory insurance	Max. 400% of the reimbursement amount paid by the compulsory insurance
Pharmaceutical expenses recognized by the Health and Disability Insurance	100 %		
Pharmaceutical expenses not recognized by the Health and Disability Insurance	50 % (50 % Neutra +, 100% for Neutra Confort and Neutra Top)	100 %	
Ambulance fees	100 %		
Medical equipment rental	100 %		
Transportation fees, other than in an ambulance, not reimbursed by the Health and Disability Insurance	0.15 €* per km – Max. 125 € per year		
Deductible	125 € per year		
<b>Dental care (without hospitalization or serious disease):</b>			
Preventive treatments	50% of patient contribution (*)		
Prosthesis with reimbursement by the Health and Disability Insurance	50% of patient contribution (*)		
Skeletal prostheses (max. per year)	50 € max.	100 € max.	200 € max.
Dental crowns (max. 5 per year)	50 €	100 €	200 €
Implants (max. 5 per year)	50 €	100 €	200 €

(\*) The following flat fees apply for services provided in Germany, France, the Grand Duchy of Luxembourg or the Netherlands: preventive dental care (6 €), prosthesis (50 € with Neutra +, 65 € with Neutra Confort and Neutra top).



## Agreements

Consult our website [www.neurahospi.be](http://www.neurahospi.be) for more information concerning our connection to certain hospitals, or learn more about our services or your health insurance.

## How do I receive 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.

## What is the scope of coverage?

Coverage of **Neutra Base and Neutra Optimum** is only valid in Belgium. Coverage of **Neutra +, Neutra Confort and Neutra Top** is valid worldwide, i.e.:

**Treaty countries:** reimbursement of the amount remaining after the reimbursement by the Health and Disability Insurance and in accordance with the conditions of the contract.

**Non-treaty countries:** reimbursement of the amount to be paid by the patient in accordance with the terms of the contract and based on the Belgian classification (i.e. after deduction of the fictitious reimbursement by the Health and Disability Insurance). For dental care, coverage applies to services provided in Belgium, Germany, France, the Grand Duchy of Luxembourg and the Netherlands.

## What are the qualifying periods?

- 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 membership, the reimbursements by:
  - Neutra+, Neutra Confort and Neutra Top are identical to those of Neutra+
  - Neutra Base en Neutra Optimum are identical to those of Neutra Base
- 12 months for members older than 65 years.

### There is no qualifying period:

- In case of an accident
- If you had a similar insurance policy before joining Neutra, i.e. this insurance included reimbursement of the hospital surcharges for an amount that is at least equal to the amount reimbursed by the compulsory insurance.
- For people who were a member of a similar service offered by a different insurer on the day before their membership with NEUTRA commences and who paid all related premiums. The qualifying period is deducted from the membership period with the other insurer.
- A newborn at the expense of a person who is already insured and who has completed the entire qualifying period.

## MORE INFO?

Do you want to sign up for this insurance? The registration process is very easy! Please complete the NEUTRA form, which is available at [www.symbio.be/neutra](http://www.symbio.be/neutra). Contact us by phone at 02/733.97.40 or by email via [info@symbio.be](mailto:info@symbio.be) or visit one of our offices and talk to an advisor





**Symbio,  
the health  
care provider  
for sports  
enthusiasts**

**New  
reimbursements**

**55€**

*( Sports club membership )*

\*

**100€**

*(Educational holiday camps & youth recreation)*

Please contact our specialists and get more info  
via [info@symbio.be](mailto:info@symbio.be) or **02/733.97.40**

**WWW.SYMBIO.BE**

# our agencies

**Etterbeek – Tervueren (head office)**  
Avenue de Tervueren 68-70  
1040 Etterbeek

**Anderlecht – Erasmus Campus**  
Route de Lennik 806  
1070 Anderlecht

**Anderlecht – Formanoir**  
Rue de Formanoir 29  
1070 Anderlecht

**Brussels – Lemonnier**  
Boulevard Lemonnier 144  
1000 Brussels

**Jette – Werrie**  
Place Ph. Werrie 21-22  
1090 Jette

**Koekelberg – Basilica**  
Avenue du Château 104  
1081 Koekelberg

**Saint-Gilles – Union**  
Chaussée de Charleroi 145  
1060 Saint-Gilles

**Schaerbeek – Helmet**  
Chaussée d'Helmet 160  
1030 Schaerbeek

**Zaventem**  
Parklaan 34A  
1930 Zaventem

**Stockel**  
Val des Seigneurs 49  
1150 Woluwe-St-Pierre

**Uccle**  
(Ground floor of At Your Services)  
Avenue Alphonse XIII 2  
1180 Uccle

**Wavre**  
Chaussée de Louvain 11  
1300 Wavre

**Waterloo**  
Chaussée de Bruxelles 425A  
1410 Waterloo

**La Hulpe**  
Rue des Combattants 75  
1310 La Hulpe

**Ostend**  
Elisabethlaan 39  
8400 Ostend

**RCSC**  
Boulevard Zoé Drion 19  
6000 Charleroi

**RWDM**  
Edmond Machtens Stadium  
Rue Charles Malis 61  
1080 Molenbeek-St-Jean



## For more information 02/733.97.40

Would you want to become a member without a waiting period? The registration process is very easy !

- Just complete the membership and transfer forms, which are available on [www.symbio.be](http://www.symbio.be).
- You can contact us at 02/733.97.40 or by e-mail via [info@symbio.be](mailto:info@symbio.be).
- Talk to one of our advisors in our offices.

Do you want to know more about Symbio and its values? Visit [www.symbio.be](http://www.symbio.be).



### our head office

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A network of 24 agencies in Brussels, Walloon Brabant, Flemish Brabant, Hainault and Flanders.  
**You will find all of our offices and opening hours at [www.symbio.be](http://www.symbio.be)**