



Business & Expats Health insurance for **LUCA Gent**

International students Year 2023_2024



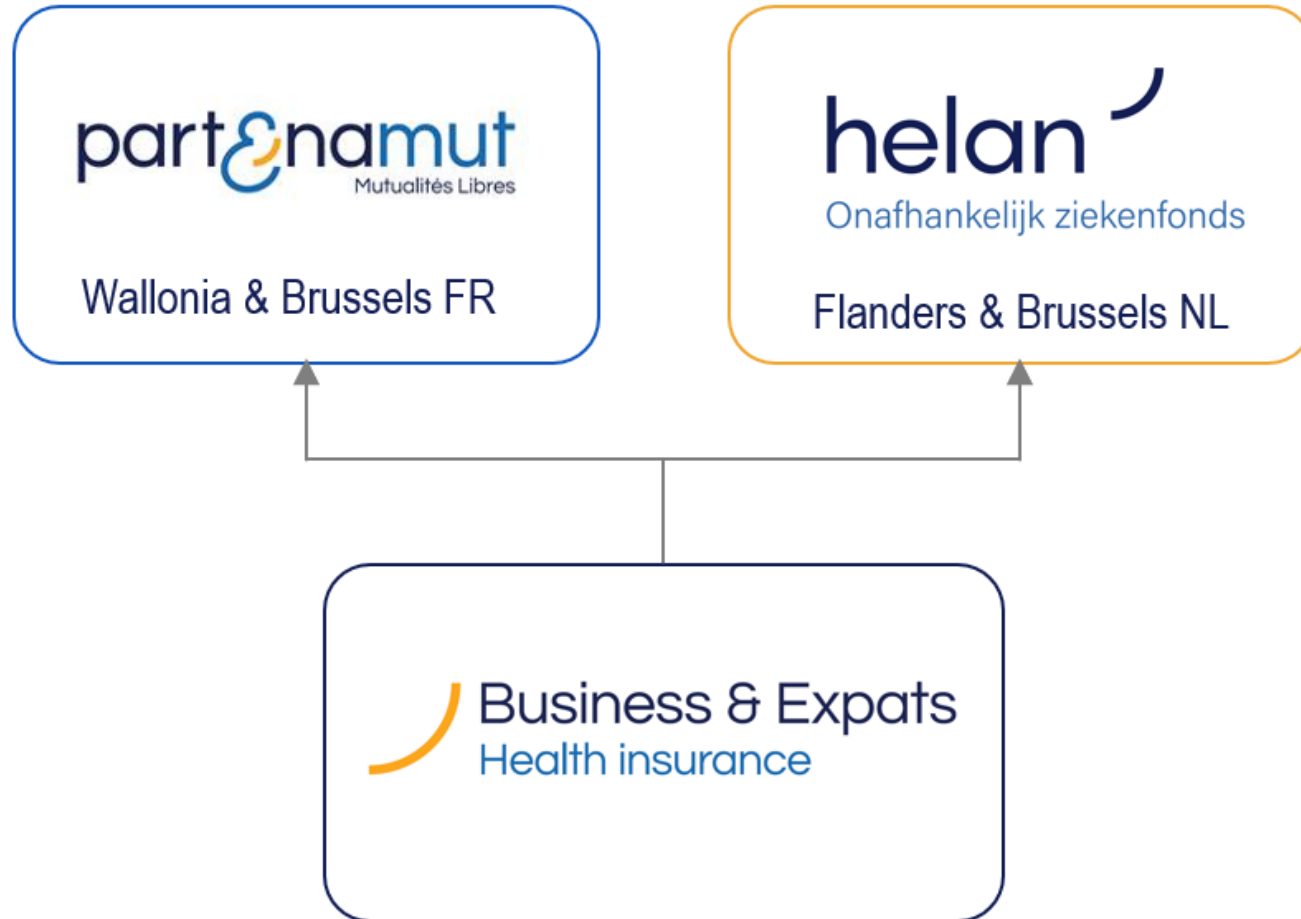


WELCOME

The image shows a string of seven colorful paper tags (yellow, light green, light blue, light blue, yellow, light green, yellow) hanging from a dark brown wooden surface. Each tag is held by a small wooden clothespin and features a single letter of the word 'WELCOME' written in blue marker. The letters are: W (yellow tag), E (light green tag), L (light blue tag), C (light blue tag), O (yellow tag), M (light green tag), and E (yellow tag).

Business & Expats Health insurance

Who we are?



- Business & Expats health insurance offers you several insurance solutions as well as advice from our experts, enabling you to easily manage your health.
- We support companies, universities and expats
- Our goal today:
 - The reimbursement process is more simple than ever.
 - Covers you in Belgium for your healthcare reimbursements
- Business & Expats Health insurance gives full support to the **international students** whatever your status:
 - European card,
 - Student
 - Resident



The reimbursement process



HEALTH CARE IN BELGIUM

- Belgium offers a **public** health care system of high-quality
- **Free choice** of doctor, hospital, pharmacy, etc.
- **Partial reimbursement** of health care expenses: *Doctor (also dentist and specialist), Medicines and Hospital*
- Reimbursements are **based on the national price fixed** by the National Institute for Sickness and Invalidity Insurance (INAMI/RIZIV).

HEALTH CARE IN BELGIUM

Process for reimbursement

Helan Onafhankelijk ziekenfonds GNT 526
 19051509280
 PETERS MARIELOU
 LENTELAAN 548
 9000 GENT
 0820003382133 2 110/110



Visit to the doctor

Put your identification **sticker** on it and send us the original claims for reimbursement **by post** or drop them in **an agency** nearby.



Hospital and emergency

Hospital: Call and make an appointment. Show Your ID/Resident card or Helan sticker at the entrance.

Pay the visit and send us the claims for reimbursement, don't forget to put your identification sticker on it

Emergency: Go directly to the hospital via the emergency services.



Pharmacy

Show the **medical prescription**, your ID/Resident card or the Helan sticker If, You don't have an ID/Resident card, or Helan sticker yet? Ask for the **annex 30**, put your sticker on it and send us the receipt for reimbursement

Registration process for:

- European Students
- Non-European Students



Registration process for European Students



You come from EU?
=> Registration for **free** for 1 year minus 1 day (can be extended by 1 year)

Registration form for temporary stay in Belgium

- based on the European Health Insurance Card

Return this fully completed document to your local agency or send it to:

helan
Health Insurance fund

Helan Independent health insurance fund
Boommesteeweg 5, 2610 Wilrijk
More information: www.helan.be

Agent number: _____

Last name: _____
First name: _____
Date of birth (day/month/year): ____ / ____ / ____
Nationality: _____
Main residence outside Belgium:
Street: _____
Number: _____
Box: _____
Postal code: _____
City: _____
Cellphone number: _____
Email address: _____

Reason for your stay in Belgium:

Holidays Work
 Studies Medical care

On which date did you arrive in Belgium and until when do you intend to stay?
_____/_____/_____ to ____/____/_____

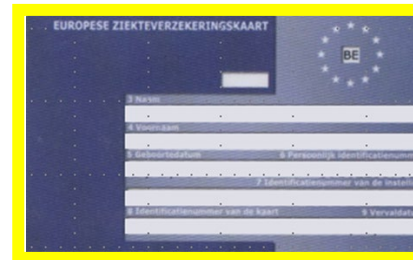
Address in Belgium:

Bank account number in Belgium (if available): _____

Bank account number in your home country:
IBAN: _____
BIC/SWIFT: _____

Name and address of your health insurance fund in your homeland:

Name and signature: _____



Foreign ID Card

- Complete and sign the EHC registration form
- Provide us with a copy of your European card (**validity + 3 months**)
- A copy of your foreign ID card
- Scan all the documents to the following address: students@healthinsurance.be

Registration process for Non-European Students: countries with Bilateral conventions in Belgium :



Albania
AL-BE 111



Serbia
SRB-BE111



Algeria
ALG-BE111



Tunesia
TN-BE 111



Bosnia-Herzegovina
BIH-BE 111



Turkey
TR-BE 111



North Macedonia
RM-BE111



Quebec
QUE-BE 128



Morocco
MAR-BE 111



Great-Britain
GHIC



Montenegro
MNE-BE 111



Australia
Card Medicare

➤ Same procedure as for European Students + same document as mentioned below

- Complete and sign the EHIC registration form (same document as for EU students)
- Provide us with the form e.g. AL-BE 11, ALG-BE111) and join us for free !
- A copy of your foreign ID card is also required

➤ Scan & send all these documents to the following address: students@healthinsurance.be

Registration process for Non-european Students

Registration form

helan
Health Insurance fund

Please check if the form is complete and sign it
Scan and mail the form to contact@helan.be
or send it to
Helan Independent health insurance fund, Service Center, Boomsesteenweg 5, 2610 Wilrijk
More information? www.helan.be

Agency number:

Personal details (as indicated on your identity card)	
Name: _____	First name: _____
Street: _____	Nr.: _____ Box: _____
Postcode: _____	Commune: _____
Tel.: _____	gsm: _____
Date of birth: _____	Nationality: _____
Gender: <input type="checkbox"/> M <input type="checkbox"/> F	E-mail: _____
National number: _____	
Holder of a special identity card, issued by the Protocol Department ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No

¹ Individuals who are staff members of diplomatic and consular missions accredited in Belgium and, as such, hold a special identity card issued by the Directorate for Protocol of the Ministry of Foreign Affairs, shall cease to be registered in their capacity as 'registered in the national register' as of 1 September 2013, as referred to in Article 32(1) sub-paragraph 15 of the Law on Compulsory Insurance for Medical Care and Benefits, consolidated on 14 July 1994.

Status	Start date of employment: .../.../.....* to be filled in in case of recent employment
<input type="checkbox"/> Employee	<input type="checkbox"/> Beneficiary (health insurance fund)
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other

Bank account for reimbursements
These details are necessary to ensure speedy and correct reimbursements e.g. of your doctor's bill
IBAN: _____

Payment means	
<input type="checkbox"/> Via monthly debit	<input type="checkbox"/> Via annual transfer

Replacement income for work incapacity and/or medical agreement and/or increased health insurance refund	
<input type="checkbox"/> I am currently receiving a replacement income for work incapacity	<input type="checkbox"/> I currently have a medical agreement in force
<input type="checkbox"/> I receive an increased health insurance refund* your code of your status on your sticker ends in a 1	

Identification sticker current health insurance fund

You are not from the UE or the country with Bilateral conventions ?

=> You can register under the student status

- **No registration at the city hall yet or in progress:**
Complete and sign the registration form both sides
Provide us the following document:
 - ✓ School certificate
 - ✓ Copy of passport
- Scan all the documents to the following address:
students@healthinsurance.be
- Student fees per quarter for Helan is 103,22 €
- After your registration is completed at the city hall, you will have the possibility to switch your status to resident so that you won't have to pay 103,22€/quarter but only **9,50€**/month with a lot of extra advantages.

How to register?



Come register with our health insurance company to ensure you have a **fast and easy reimbursement** of your medical expenses here in Belgium



- Scan this QR code
- Complete your contact details to receive an email with all the instructions

And after your membership? Helan, continuously reachable

Video calls, local Agency, Mobile app



Meet with an advisor

Book a consultation at www.helan.be/afspraak.
Our advisors are available to answer your question.
Or Check where and when at www.helan.be/kantoren.



Manage your online health insurance fund “My Helan”

Check your file in your online area desk "My Helan": apply for benefits, print sticky notes, view your file.
More information www.mijnhelan.be



More information visit our website

www.helan.be



Business & Expats
Health insurance