



# Benefits & services 2025

Discover our many benefits for  
an unchanged contribution

**11<sup>40</sup>€**  
/month

## FUTURE MOTHERS

### In vitro fertilisation

One-off maximum reimbursement of €250.

### Gynaecology

A maximum reimbursement of €50 towards the cost of the copayment is granted to pregnant women for the consultations with a gynaecologist during their pregnancy.

### Perinatal physiotherapy

Reimbursement of €3 per session of perinatal physiotherapy, up to a maximum of 15 sessions per pregnancy.

## BIRTH AND CHILDHOOD

### Baby massage workshop

Baby massage training given by a specialized physiotherapist. Price: €10/member – €50/non-member.

### Screening for deafness

Full reimbursement for neonatal screening for deafness in infants in the maternity ward.

### Baby formula and diapers

Reimbursement of €75 per year for three years, by means of a refund of fees for baby formula purchased in a pharmacy (dated proof of purchase is required); or by the granting of a package diapers with a value of € 75.

### Birth and adoption

Bonus of €350 upon presentation of the birth certificate and registration of the child with Mutualia, or the adoption of a child under the age of 18.

### Paediatrics

Reimbursement of the legal copayment for medical care consultations for members under the age of 18 (dentists, doctors, physiotherapists, etc.), as long as the child has a comprehensive medical record with a general practitioner.

### Psychomotricity therapy

For children under 14 years of age, a reimbursement of €12 per psychomotricity session with a maximum of €120 per year.

## ORTHODONTICS

### Orthodontic treatment

Up to 900€ of interventions for treatments requested before the age set by the compulsory insurance regulations.

### Initial treatment

Reimbursement of 50% in the cost of the copayment for first-line treatments for children under 9 years of age.

## DIABETES

### Podology

Reimbursement of €10 per session with a podiatrist, up to a maximum of two sessions per year, and €10 for special services: onychoplasty, orthonychia, orthoplasty.

### Dietary

Reimbursement of €10 per year for a consultation in favour of type 2 diabetics on ADO.

### Glucometer and test strips

Provision of a free glucometer every three years and 100 test strips per year for diabetics.

## OPTICAL

### Laser surgery

Reimbursement of €125 per eye for a laser or ultrasound operation, which is capped at the price paid and after deduction of the reimbursement made by the compulsory insurance.

### Glasses, frames and lenses

For members under the age of 18 and based on a prescription from an ophthalmologist, a reimbursement of €75 is granted every 2 years for optical supplies. Every 4 years, upon presentation of the invoice, a refund of a maximum of €25 is made for the purchase of a frame, limited to the price paid.

This contribution is increased by €50 for the first frame (once per life).

Reimbursement of €175 every four years for members over the age of 18 with a prescription from an ophthalmologist.

## SPORTS AND WELL-BEING

### Membership of a sports club

Reimbursement of €60 per year for all ages for any membership to a recognised sports club.

### Holidays for people with disabilities

Annual Reimbursement of up to €250 for holidays that have been specially organised for members with physical or mental disabilities of more than 66%.

### Youth camps NEW

Reimbursement of up to €120 per year for children aged 3–18, who are attending excursions, field trips, ski trips, beach trips and discovery trips outside of the school holiday period, and workshops concerning sports, culture, languages or IT, youth activity camps and playground activities during the school holiday period.

## ALTERNATIVE MEDICINES

### Consultations and visits

Reimbursement of €10 per session, with a maximum of 12 sessions per year, for consultations for alternative practices (homeopathy, mindfulness, shiatsu, chiropractic, osteopathy, acupuncture, kinesiology, sophrology, mesotherapy, naturopathy, micro-physiotherapy) by a care provider recognised by Mutualia.

### Homeopathy

Reimbursement of 50% of the purchase price for homeopathic medicines, up to a maximum of €100 per year, prescribed by a doctor.

### Phytotherapy

Reimbursement 50% of the purchase price of phytotherapeutic medicines, up to a maximum of €50 year year, prescribed by a doctor, excluding dietary supplements.

## PREVENTION AND CARE

### Health assessment NEW

Reimbursement of up to €50 per year, for all screenings combined, for the patient's share of the fees for the following screening examinations: breast cancer, prostate cancer, colon and intestinal cancer, osteoporosis, type-2 diabetes, cardiovascular or degenerative neurological diseases or HIV.

### Dietary

In the event of obesity or anorexia: reimbursement of €25 for assessment by a dietitian or nutritionist and €12.50 per consultation, up to a maximum of six consultations per year, prescribed by a doctor.

### Contraception and menopause

Annual and maximum reimbursement of €40 towards the cost of condoms, contraception (contraceptive pill, vaginal ring, injection, contraceptive patch), or any hormone replacement therapy (HRT) aimed at treating menopause symptoms, upon presenting a BVAC (no age limit applies).

Reimbursement of €120 every two years for an IUD or implant, upon presenting a BVAC.

### Vaccines

Annual reimbursement of €35.

### Humain papillomavirus vaccines

Reimbursement of 3 x €50 for preventative vaccines against the human papillomavirus, which are not refunded by the compulsory insurance, but are recognised in Belgium.

### Smoking cessation

Reimbursement of 3 x €20 for smoking cessation medication, including patches, on presentation of a document issued by the pharmacist (once a lifetime).

## SPEECH THERAPY

### Speech therapy/Tomatis

On the basis of a prescription from a doctor (or a specialist doctor in case of dysphasia), a reimbursement of €5 (€3 in case of agreement of intervention of the compulsory insurance) per session with a maximum of 75 sessions per year.

### IQ test

Annual reimbursement of €10 for IQ testing by a psychologist as part of speech therapy.

## SPECIAL REIMBURSEMENTS

### Lawyer - Advice

Free consultation twice per month.

### Support stocking

Reimbursement of €20 per year for the purchase of support stockings in a pharmacy or shop where bandages are sold (BVAC or proof of purchase required).

### First-Aid training

Reimbursement of €20 for first-aid training from the Belgian Red Cross, upon presenting the certificate.

### Allergen immunotherapy

Reimbursement of 60% of the cost of allergen immunotherapy treatments, for three years of treatment, prescribed by a specialist (once a lifetime).

### Introduction to defensive driving

Reimbursement of €25 for an introductory course in defensive driving, upon presentation of a certificate from a driving school.

### Pedicure

Reimbursement of €5 per session, up to a maximum of 8 sessions per year.

### Posturopody

Reimbursement of €10 per year for a consultation with a posturopodist and €50 every two years for the purchase of insoles.

### Psychology NEW

Reimbursement of €20 per session, up to a maximum of 12 sessions per year.

### Dental care

Reimbursement of 15% on the remaining amount after deduction of a €250 franchise for the placement of prostheses, implants, post teeth, crowns and bridges. Limited to €500 every 2 years.

### Migraine treatment

Reimbursement of €100 per treatment, up to a maximum of €300 per year, for the cost of neurostimulation treatment, which has been prescribed by a neurologist accredited by INAMI, as a result of cluster headaches or severe or chronic migraines that are resistant to conventional medications or in cases where such treatments are contraindicated.

## ILLNESS

### Hospitalization support

Reimbursement of €7 per day to accompany children under the age of 12, up to a maximum of 20 days per year.

### Medical nutrition

Reimbursement up to €75 per year for medical nutrition products (if reimbursement from the compulsory insurance).

### Cancer

Annual and maximum reimbursement of €100 for medicines related to the treatment of cancer

### Convalescence

Reimbursement of €15 per day (7–21 days max).

### Social funds

Reimbursement on behalf of those receiving medical treatment or care who are facing exceptionally high costs as a result of their health condition.

### Nurses - Home care

No copayment for nurses contracted by Mutuaia.

### Serious Illnesses

One-time reimbursement of €250 for minors.

### Mutas - International assistance

Reimbursement to the cost of urgent medical care and repatriation fees.

### Hair prosthesis

Reimbursement of €50 for a hair prosthesis during chemotherapy or radiation therapy.

### Palliative care

Reimbursement of €11 per day for a maximum of 30 days.

## PATIENT TRANSPORT

### Ambulance transport

Reimbursement of 50% of the cost of urgent ambulance transport (without a reimbursement from compulsory insurance), up to a maximum of €250 per year.

Reimbursement to the cost of non-urgent ambulance transport or transport via a light medical vehicle: a maximum of €17.50 for the first ten kilometres, which increases by a maximum of €1 per kilometre starting with the 11th kilometre and capped at €250 per year.

### Helicopter transport

Reimbursement of 75% of the price paid, which is capped at €500 per year.

### Taxi - Transport via a non profit organization

Reimbursement of €0.25 per kilometre, which is limited to €30 per return trip, up to a maximum of €200 per year.

### Private care

Reimbursement of €0.15 per kilometre, starting from the 26th kilometre and capped at €30 per return trip and €90 per year, to attend a specialist doctor or be hospitalised.

## AND MORE...

### Driving assistance

Benefit from practical driving lessons at 40 € per hour, per 2-hour module, given by our instructors or licensed partners.

### Family or household assistance

Additional assistance in terms of comfort and hygiene, shopping and administrative procedures, excluding domestic service vouchers. We contribute €0.50 per hour worked at home, up to a maximum of 250 hours per year and per household.

### Sick guard

Benefit from an approved caretaker service for a person with moderate or severe loss of independence. Intervention of a maximum of €5 per hour worked, capped at 100 hours per year and per household, based on a medical certificate.

### Psychology

Get preferential rates when consulting a psychologist or undergoing assessments. You will also benefit from a free helpline and psychological support (three calls per year/member max.). For more information, contact your branch.

### Domestic work

Qualified home staff for repairs, renovations, minor domestic tasks and garden maintenance (excluding mowing lawns). €12 per hour for our BIM affiliates and €15 for non-BIM. Exclusively for members who are over the age of 65 or assessed as more than 66% disabled.

### Loans and advances

Allocation of an interest-free loan for healthcare expenses (max. €750), for students (max. €370) or an advance on compensation (max. €370), which can be paid back in up to 10 monthly instalments (administration fees fixed at 1% of the amount borrowed).



## Your birth package

Take advantage of it **now...**

In addition to the birth premium, Mutuaia is now offering a birth package, which you can pick up in our offices.

\* Subject to the agreement of the OCM.

This is not a regulation, but a summary of our benefits.

In the event of a dispute, only the statutory provisions are applicable.



## OUR SERVICES

### Express service

Thanks to our express service and on simple request, envelopes "postage paid by the recipient" are made available to you. Slip in any document or certificate of care given provided with an identification sticker.

### Social service

087 30 80 88

From help and listening services to advice, guidance or mediation, we are more than ever true to our slogan "We're always doing more".

Assistance in staying at home, administrative help, support in the procedures of handicap recognition and related rights, as well as all questions related to health and disability insurance.

### Occupational therapy

Contact our occupational therapists for free advice on how to adapt your home. Occupational therapy plays an essential role in the autonomy and independence of daily life.

### Vivamut

087 30 80 90

Thanks to Vivamut, our service for the rental and sale of medical and sanitary equipment (beds, aerosol, remote-monitoring systems, incontinence equipment, etc.) benefit from very attractive prices. Take advantage of remote-monitoring devices directly connected to a 24-hour alarm centre, for 0.50€ per day.

### Zenolia

087 30 80 90

Zenolia offers you its parapharmacy products, such as dietetic products, food supplements, herbal products, medical and paramedical equipment. A wide range of incontinence products is also presented in our offices.

## OUR PARTNERS

### Neutra

04 254 54 90

With your NEUTRA hospitalization insurance, we guarantee you a large additional reimbursement of the healthcare costs that remain at your expenses. Apart from the reimbursement of hospitalization costs, the **Dentalis** insurance offers particularly attractive dental care reimbursements.

To know all the characteristics of each of our NEUTRA insurances we invite you to contact one of our offices or to consult our brochure.

### Tous En Vadrouille

087 32 06 36

As a Mutualia member, you can get a **€ 350 discount** on trips for young people organized by Tous En Vadrouille. With **seniors** becoming more and more active, Tous En Vadrouille also offers special rates to seniors for trips and cultural or recreational excursions.

Book your stay directly at [www.tousenvadrouille.be](http://www.tousenvadrouille.be) or visit one of your Mutualia offices.

### MN Vacances

0800 95 180

Thanks to the Travel Service MN Vacances, enjoy discounts of up to 40% on your trip! TUI, Généraltour, Sunweb, LuxairTours, Center Parcs, Nordic and many more! Discover the full offer at [www.nzvakanties.be](http://www.nzvakanties.be).

**Travel deals in Belgium?** Discover [montdespins.be](http://montdespins.be) in Durbuy and [montdesdunes.be](http://montdesdunes.be) in Oostduinkerke and enjoy a 30% discount on the price of your room as a Mutualia member!

### Mutualia Plus

Benefit from a multitude of discounts at our partners (amusement parks, restaurants, sports centres, etc..) with our Mutualia Plus card. Ask for it in our office.

Benefit from numerous interactions with your mutuality without having to move around.

[www.mutualia.be](http://www.mutualia.be)



## Save time, and avoid queues !

- Update your **data** (address, email, telephone number, etc.) or consult your reimbursements.
- Order **documents** (stickers, postage paid envelopes, European card).
- To analyse **your disability or sickness benefits** file and thus have an overview of the payments received.
- **Obtain certain documents** such as medical agreements, receipts, complementary insurance forms that entitles you to reimbursements (sports form, alternative medicine, health check-up, dietary, etc.).
- Submit **your administrative documents** and your reimbursement claims for the complementary insurance.

## OUR OFFICES

### Contact us !

You can find **all our contact points** as well as our opening hours on [www.mutualia.be](http://www.mutualia.be) (we also mention any exceptional closures there).

We advise you to consult this before going to an office.

FREE NUMBER 0800/30 560 

 [www.mutualia.be](http://www.mutualia.be)

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 MUTUALIA.BELGIQUE



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### The payment of your contribution

Do you know that your membership to additional health insurance as well as the payment of your contributions are compulsory as expressly mentioned in article 67 of the law of 26 April 2010.

### Consequences of not paying additional health insurance contributions

If a person is not up-to-date with paying the contributions for the additional health insurance services in the meaning of article 6 of our articles of association, for a period that exceeds 24 months, he/she can no longer benefit from additional health insurance.

If you have any questions, don't hesitate to contact our delegates.