

# HOSPITALIZATION INSURANCE 2026

From Base to Top, a cover to meet your expectations



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



## WHO CAN BENEFIT FROM NEUTRA HOSPITALIZATION INSURANCE?

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



- **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

- **Head Office:**  
Boulevard Brand Whitlock 87/93 bte 4, 1200  
Woluwe-Saint-Lambert  
**02/733 97 40**
- **Administrative Office:**  
Place Verte 41, 4800 Verviers  
**087/30 80 70**

You can subscribe at any age and the contract will begin 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.

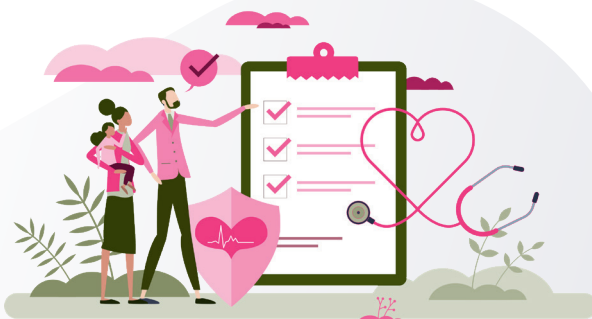
The insurance contract is entered into for life, with the exception of situations of ex-officio or voluntary termination.

## AGREEMENTS

Visit our website [www.neutrassur.be](http://www.neutrassur.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 critical illness (125 €/year)
- For **Neutra Confort** and **Neutra Top**, it is set annually at 125 € in case of serious diseases and respectively at 125 € and 100 € per person for supplements related to the private room. The two deductibles are distinct.



## WHAT ARE THE ADVANTAGES OF THIS HOSPITALIZATION INSURANCE?

### IN THE CASE OF HOSPITALIZATION

All **NEUTRA insurances** guarantee an additional reimbursement on the healthcare costs that remain at the expense of the insured, after deduction of the statutory intervention, 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.

### CRITICAL ILLNESSES ARE COVERED!

Critical illness is defined as : cancer, leukaemia, tuberculosis, multiple sclerosis, Parkinson's disease, diphtheria, Ehlers-Danlos, poliomyelitis, cerebrospinal meningitis, smallpox, typhus, encephalitis, anthrax, tetanus, cholera, Hodgkin's disease, AIDS, infectious hepatitis, dialysis, Crohn's disease, cystic fibrosis, Alzheimer's disease, amyotrophic lateral sclerosis, diabetes, Guillain-Barré (axonal) disease, Huntington's chorea.

**Neutra+**, **Neutra Confort** 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 Confort** and **Neutra Top** also cover 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.

### TERRITORIAL LIMITS

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

### 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. 500 € per day and 5.000 € per calendar year.
- **Neutra Top**: max. 1.000 € per day and 10.000 € per calendar year.





## COVERAGE FROM JANUARY 1<sup>ST</sup>

	Neutra Base	Neutra Optimum
Day hospitalization if a «one-day clinic» is invoiced	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>Homebirth</b>		
Reimbursement of related expenses	Max. 100 €	Max. 150 €

### MONTHLY PREMIUM AMOUNTS PER HOUSEHOLD AS OF 1 JANUARY

	Neutra Base	Neutra Optimum
No dependent	6,48 €	13,04 €
With dependent(s)	9,12 €	16,99 €

### INPATIENT EXPENSES

	Neutra +	Neutra Confort	Neutra Top
Accommodation expenses (room)	Max. 50 € per day	Max. 150 € per day	Max. 250 € per day
Physician fees and surcharges	Max. 1x of the legal fee	Max. 3x of the legal fee	Max. 4x of the legal fee
Pharmaceutical expenses (whether or not recognized by the health and disability insurance)	100 %	100 %	100 %
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
Day hospitalization if a «one-day clinic» is invoiced	Reimbursed as a normal hospitalization	Reimbursed as a normal hospitalization	Reimbursed as a normal hospitalization
Deductible for supplements related to a private room	-	125 € per year	100 € per year
Maximum coverage amount	-	10.000 € per calendar year for pharmaceutical expenses not reimbursed by the A.M.I. (Health and Disability Insurance) and 10.000 € per calendar year for the costs of prostheses, implants and medical equipment.	10.000 € per calendar year for pharmaceutical expenses not reimbursed by the A.M.I. (Health and Disability Insurance) and 10.000 € per calendar year for the costs of prostheses, implants and medical equipment.

## PRE- AND POST-HOSPITALIZATION EXPENSES (2 MONTHS BEFORE AND 3 MONTHS AFTER THE HOSPITALIZATION)

	Neutra +	Neutra Confort	Neutra Top
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	100 %
Pharmaceutical expenses recognized by the health and disability insurance	100 %	100 %	100 %
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. <b>375 €/</b> incident	Ambulance 100 % Helicopter max. <b>375 €/</b> incident	Ambulance 100 % Helicopter max. <b>375 €/</b> incident

## REIMBURSEMENT OF EXPENSES

	Neutra +	Neutra Confort	Neutra Top
Homebirth	Max. <b>200 €</b>	Max. <b>400 €</b>	Max. <b>600 €</b>
Stay in a psychiatric establishment department 34 to 43	Max. <b>10 €</b> per night and 30 nights per year	Max. <b>15 €</b> per night and 30 nights per year	Max. <b>20 €</b> per night and 30 nights per year

## CRITICAL ILLNESSES

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

## DENTAL CARE (WITHOUT HOSPITALIZATION OR CRITICAL ILLNESSES, IN BELGIUM)

	Neutra +	Neutra Confort	Neutra Top
Preventive treatments	50 % of patient contribution (*)	50 % of patient contribution (*)	50 % of patient contribution (*)
Protheses with reimbursement by the Health and Disability Insurance	50 % of patient contribution (*)	50 % of patient contribution (*)	50 % of patient contribution (*)
Skeletal protheses	<b>50 €</b> max. per calendar year	<b>100 €</b> max. per calendar year	<b>200 €</b> max. per calendar year
Dental crowns (max. 5 per year)	<b>50 €</b> per crown	<b>100 €</b> per crown	<b>200 €</b> per crown
Implants (max. 5 per year)	<b>50 €</b> per implant	<b>100 €</b> per implant	<b>200 €</b> per implant

## DENTAL CARE (WITHOUT HOSPITALIZATION OR SERIOUS DISEASE, IN GERMANY, FRANCE, THE GRAND DUCHY OF LUXEMBURG OR THE NETHERLANDS)

	Neutra +	Neutra Confort	Neutra Top
Preventive treatments	6 €	6 €	6 €
Protheses with reimbursement by the Health and Disability Insurance	50 €	65 €	65 €
Skeletal protheses	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 €

The Maximum Healthcare Bill will be deducted for the 5 services

## PREMIUMS PER PERSON

	Neutra +	Neutra Confort	Neutra Top
From 0 to 31 December of the 6th year	0,00 € *	0,00 € *	21,84 €
From the 1st of January of the 7th year to the 31st of December of the 25th year	3,85 €	10,31 €	21,84 €
From the 1st of January of the 26th year to the 31st of December of the 50th year	10,38 €	29,03 €	45,92 €
From the 1st of January of the 51th year to the 31st of December of the 60th year	10,38 €	34,97 €	50,85 €
From the 1st of January of the 61th year to the 31st of December of the 65th year	10,38 €	34,97 €	69,14 €
From the 1st of January of the 66th year to the 31st of December of the 70th year	17,36 €	60,02 €	98,46 €
From the 1st of January of the 71th year	24,31 €	86,29 €	129,88 €

The annual premium is always based on the age on the 31st of December during the current year

\* 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: 2,54 € for **Neutra+** and 6,85 € 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.neutrassur.be](http://www.neutrassur.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.neutrassur.be/vie-privee](http://www.neutrassur.be/vie-privee). 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@neutrassur.be](mailto:gestion-des-plaintes@neutrassur.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-insurance.be](mailto:info@ombudsman-insurance.be) – Website [www.ombudsman.as](http://www.ombudsman.as)).

## 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 provided that the following qualifying periods have elapsed since the previous cover was taken out and that there is continuity between the two insurances.
- A qualifying period of 6 months applies in most cases.
- A qualifying period of 9 months applies for pregnancies and childbirth, but from the 7<sup>th</sup> month through the 9<sup>th</sup> month of the insurance, the reimbursements by:
  - **Neutra+**, **Neutra Comfort** and **Neutra Top** are identical to those of **Neutra+**;
  - **Neutra Base** and **Neutra Optimum** are identical to those of **Neutra Base**.
- The qualifying period is 12 months for a registration from the age of 65.

## IS THERE A MAXIMUM COVERAGE AMOUNT?

There is no maximum coverage amount for **Neutra+**.

For **Neutra Comfort** and **Neutra Top**, reimbursements are capped annually at:

- 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 Comfort**).
- 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:
  - 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.
  - 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 party, except if said party provides proof that the act was a case of saving lives or assets and excluding cases of attempted suicide; crimes and offences that the insured party may have committed, 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.
- 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) (exempt for **Neutra+**, **Neutra Comfort** and **Neutra Top**).
- Hospitalizations for personal convenience.

## FORMALITIES TO GET REIMBURSEMENTS?

- In the event of hospitalization and/or serious diseases, complete the claim form for intervention of costs, which is necessary to open the file, and return it to us along with all original documents directly related to the hospitalization and/or serious diseases.
- 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.

**Neutra** Société Mutualiste d'Assurances

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Identified at the ECB under number 0472.020.311

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