

SPECIFIC CONDITIONS – NEUTRA + on 01/01/2026

Hospitalization (inpatient)

Accommodation expenses (room)	Max. 50 € per day in hospital
Pharmaceutical expenses	100 %
Medical fees and surcharges	Max. 100% of the legal fee
Prostheses (included in articles 27 to 31 inclusive, 35 and 35 bis of the Health and Disability Insurance care nomenclature) as well as orthopaedic devices	Max. 100% of the legal fee
Miscellaneous expenses (of the patient)	/
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
Medical equipment rental	/

One-day hospitalization (billing for a "one day clinic" package)

Invoice reimbursed as another hospitalization

Pre- and post-hospitalization expenses (2 months before and 3 months after the hospitalization)

Pharmaceutical expenses recognized by the Health and Disability Insurance	100 %
Pharmaceutical expenses not recognized by the Health and Disability Insurance	50 %
Medical equipment	/
Medical fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 100% of the legal fee
Pre-anaesthetic consultation not reimbursed by Health and Disability Insurance	5 €
Medical equipment rental	/
Ambulance	100 %
Helicopter	Max 375 € per transport

Sterilization, contraception, artificial insemination and in vitro conception with no Health and Disability Insurance intervention

Maximum 60 euros per day.

Dental care in Belgium

Preventive treatments (from 301254 to 301265 and from 301593 to 302245)	50 % of moderator ticket ¹
Prosthesis with reimbursement by the Health and Disability Insurance	50 % of moderator ticket
Skeletal prostheses	50 € max. per calendar year
Crown	50 € per crown (max. 5 Per calendar year)
Implant	50 € per implant (max. 5 per calendar year)

Dental care in neighbouring countries: France, Luxembourg, Germany and the Netherlands

Preventive care	6 € per preventive treatment
Dental prosthesis	50 € max. per prosthesis
Skeletal	50 € max. per calendar year
Crown	50 € per crown (max. 5 crowns per calendar year)
Implant	50 € par implant (max. 5 implants per calendar year)

¹ Difference between the price of the legal fees and the Health and Disability Insurance reimbursement.

Home birth

Maximum 200 €

Hospitalizations following a mental, psychiatric, psychosomatic or mental illness in departments 34 to 43

Maximum €10 per night and 30 nights per calendar year

Critical illness

The diseases concerned are: cancer, leukaemia, tuberculosis, multiple sclerosis, Parkinson's disease, diphtheria, 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, Huntington's chorea, Guillain-Barre disease (axonal form), Ehlers-Danlos.

Pharmaceutical expenses recognized by the Health and Disability Insurance	100 %
Pharmaceutical expenses not recognized by the Health and Disability Insurance	50 %
Medical fees and surcharges (physicians, physiotherapists, nurses, analyses, etc.)	Max. 100% of the legal fee
Sanitary equipment rental	100 %
The cost of purchasing medical equipment	/
Prosthesis (listed in article 27 of the nomenclature)	Max. 100% of the legal fee
Transport fees, other than in an ambulance, not reimbursed by the Health and Disability Insurance	0.15 €/km and maximum de 125 € per calendar year
Deductible	125 € per calendar year

Territorial limits

Neutra coverage is valid worldwide for hospitalizations and critical illnesses.

If the insured is hospitalised in a country where there is no agreement with the INAMI, the Neutra service will calculate the mutual intervention that would have been granted for a similar intervention in Belgium and will pay the difference in accordance with the special conditions of the contract.

Monthly premiums, taxes and costs expressed in €

Category	Gross premium	Tax HDI	Tax-free premium	Acquisition fee	Administration fee	Net premium
From 0 to 31 December of the 6th year	2,54	0,23	2,31	0,02	0,14	2,15
From the 1st of January of the 7th year to the 31st of December of the 25th year	3,85	0,35	3,50	0,03	0,21	3,26
From the 1st of January of the 26th year to the 31st of December of the 65th year	10,38	0,94	9,44	0,09	0,55	8,80
From the 1st of January of the 66th year to the 31st of December of the 70th year	17,36	1,58	15,78	0,15	0,92	14,71
From the 1st of January of the 71th year	24,31	2,21	22,10	0,21	1,30	20,59

« Your attention is drawn to the fact that a comparison between several insurance contracts should not be limited to comparing the estimate of costs and fees of each contract. You must also take into account other elements, such as the extent guarantees, the amount of any deductibles or exclusion clauses.

The estimates above allow a better appreciation of the part of the premium used to cover the risk insured by the insurance contract. The balance of the premium, after deduction of taxes and contributions as well as acquisition and administration costs, in fact represents the share of the premium allocated to the performance of the contractual services as well as the costs not mentioned above (including the shared cost of claims and their management).

These estimates are based on the accounting data for the last financial year of the insurance company as approved by its General Meeting.”